

MAPS FROM

THE MEDICARE DIRECTORY

OF

PREVAILING CHARGES

Fee Screen Year 1984

GPO STOCK NO. 017-060-00161-5 *(out of print) no longer available*
For Sale by the Superintendent of Documents, U.S. Government Printing Office. Washington, D.C. 20402

(Date 1993)

Dear ,

Enclosed are the maps that you requested be xeroxed from the 1984 Directory of Medicare Prevailing Charges. There have been a number of changes to Medicare payment localities since this was last printed. There may be other changes in administrative practice that a carriers may have made without reporting it to HCFA central office of which we are unaware.

In 1992 when the Medicare physician fee schedule was implemented three states were converted from multi-locality to a single statewide locality. These were -- (1) Minnesota, (2) Nebraska, and (3) Oklahoma. At the same point in time Iowa locality-08 was combined with Iowa locality-01 reducing the total localities in Iowa to seven.

In the July 14, 1993 Federal Register in a notice of proposed rule making (p.38003), HCFA announced its intent to convert (1) Ohio and (2) North Carolina to single state localities effective January 1, 1994. At the same time, Washington locality-04 will be combined with locality-03 reducing the number of total localities in Washington (state) to three.

We have identified numerous spelling errors in the county names throughout the Directory and in the appendix. Also the legends on the maps for Appendix A for both Philadelphia (p.289) and Pittsburgh (p.291) were transposed.

I hope this will meet your needs.

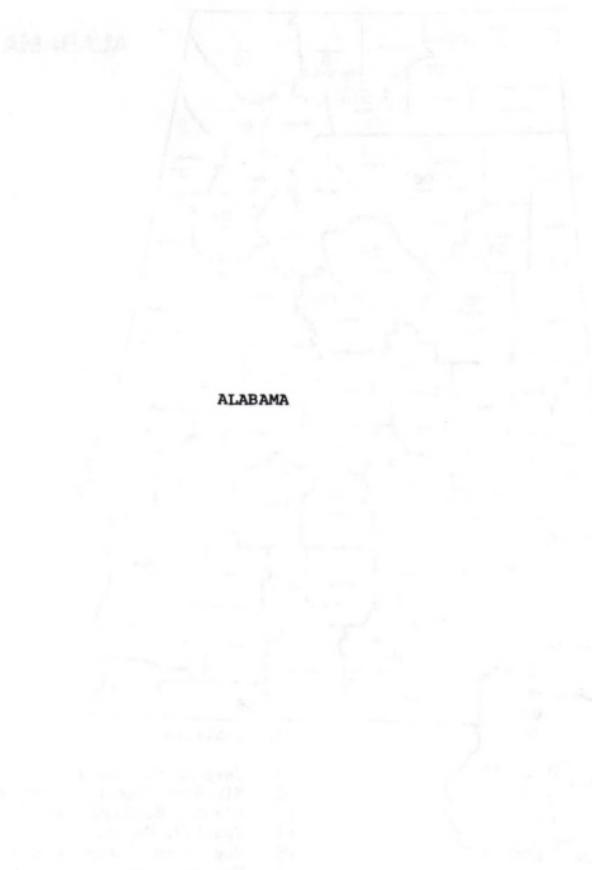
Sincerely,

Sherry A. Terrell, Ph.D.
Chief, Noninstitutional Studies Branch
Office of Research
Office of Research and Demonstrations

Enclosure

TABLE OF CONTENTS

	<u>Page</u>		<u>Page</u>
Introduction	i		
Table A	ii		
Alabama	1	Montana	137
Alaska	7	Nebraska	141
Arizona	11	Nevada	145
Arkansas	17	New Hampshire	149
California	21	New Jersey	153
Colorado	37	New Mexico	157
Connecticut	41	New York	162
Delaware	46	North Carolina	169
District of Columbia	49	North Dakota	173
Florida	53	Ohio	177
Georgia	57	Oklahoma	187
Guam	61	Oregon	193
Hawaii	61	Pennsylvania	199
Idaho	65	Puerto Rico	203
Illinois	69	Rhode Island	207
Indiana	79	South Carolina	211
Iowa	83	South Dakota	215
Kansas	89	Tennessee	219
Kentucky	95	Texas	223
Louisiana	99	Utah	241
Maine	105	Vermont	245
Maryland	109	Virginia	249
Massachusetts	113	Washington	253
Michigan	117	West Virginia	257
Minnesota	121	Wisconsin	263
Mississippi	127	Wyoming	271
Missouri	131		
		Appendix A	275



ALABAMA



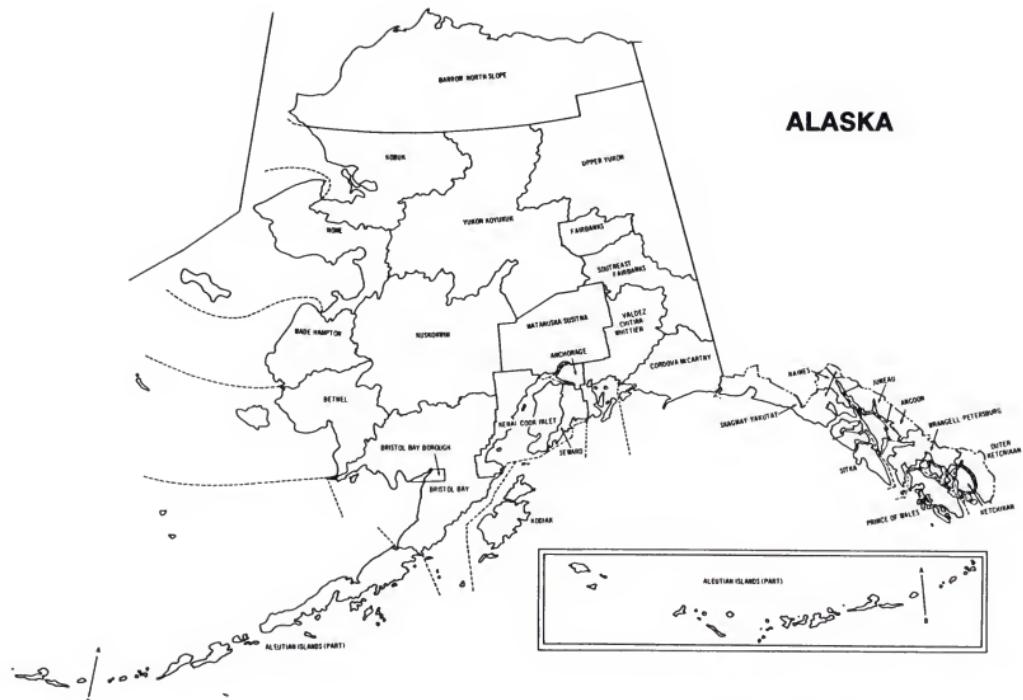
Six Localities:

- 01 - Seven N.W. Counties
- 02 - Six North Central Counties
- 03 - Eight S.E. Counties
- 04 - Two S.W. Counties
- 05 - One large Metropolitan County
- 06 - Forty-one small Rural Counties

(For more locality information see Appendix A)

ALASKA

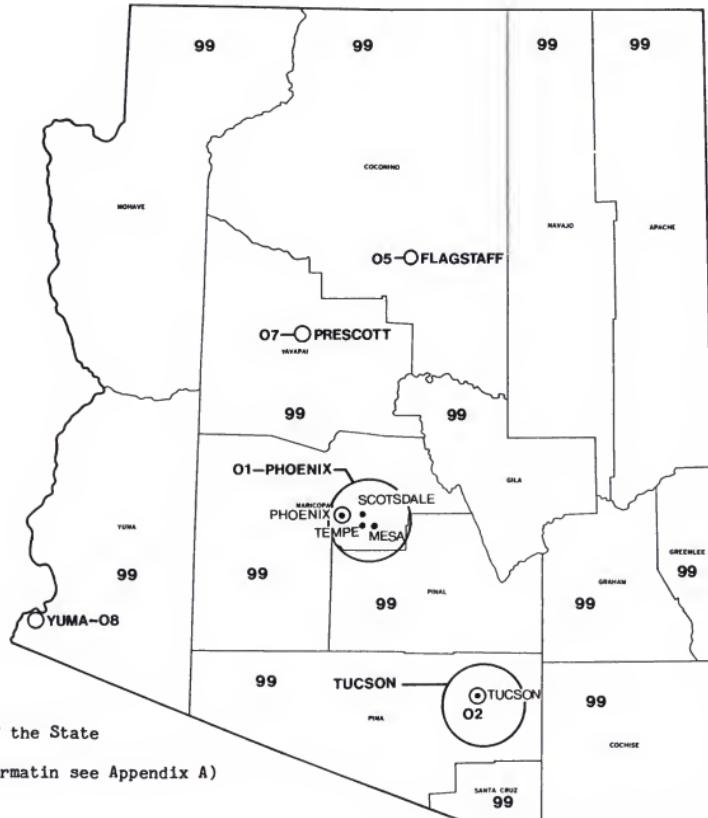
ALASKA



One Locality - Statewide

ARIZONA

ARIZONA



Six Localities:

- 01 - Phoenix
- 02 - Tucson
- 05 - Flagstaff
- 07 - Prescott
- 08 - Yuma
- 99 - All other parts of the State

(For more locality information see Appendix A)

ARKANSAS

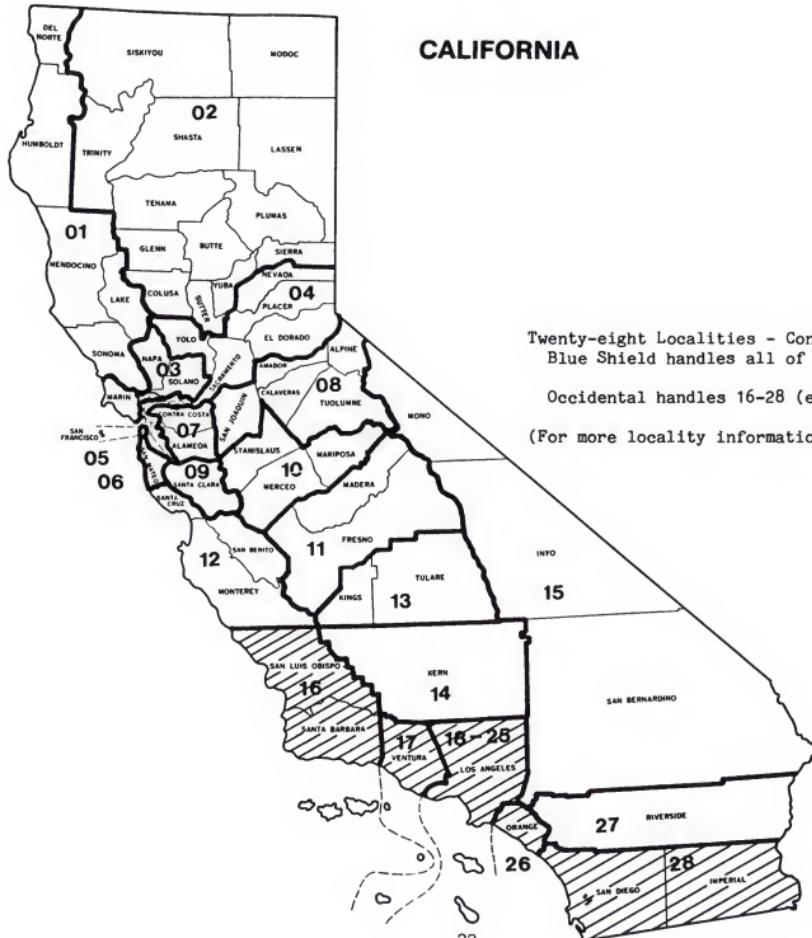
ARKANSAS



One Locality - Statewide

01/19/2014 11:11

CALIFORNIA



CALIFORNIA

Twenty-eight Localities - Conform to PSRO Areas:
Blue Shield handles all of 1-15, and 27

Occidental handles 16-28 (except for 27)

(For more locality information see Appendix A)

GUARANÍ

COLORADO

COLORADO



One Locality - Statewide

STATE OF COLORADO

COLORADO

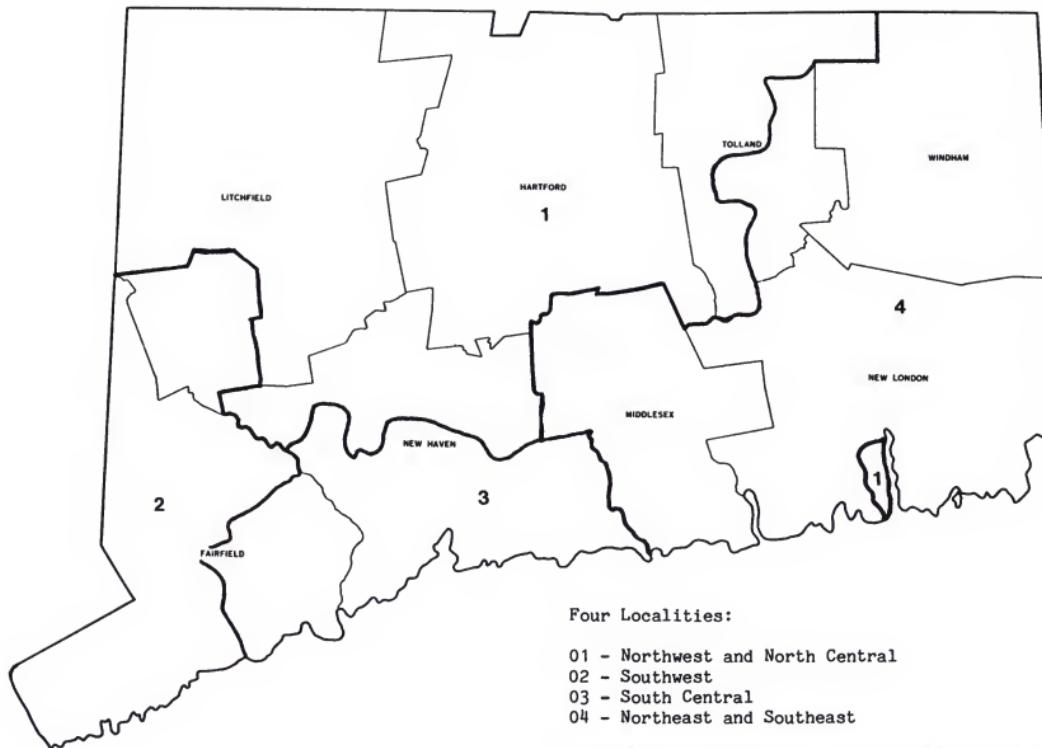
COLORADO



One Locality - Statewide

CONNECTICUT

CONNECTICUT



DELAWARE

DELAWARE

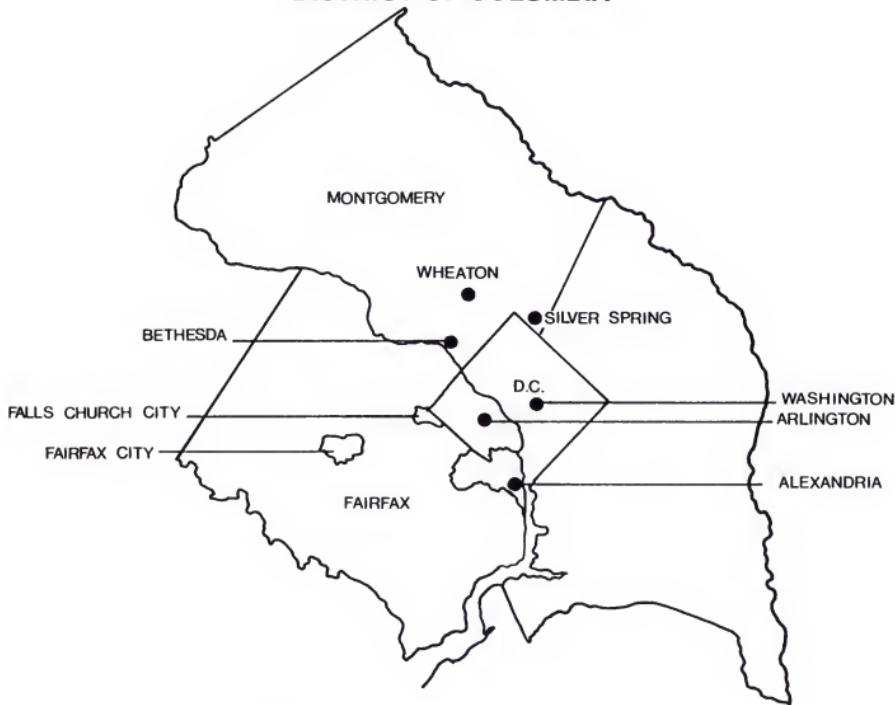


One Locality- Statewide

AIRPORT OF WASHINGTON

DISTRICT OF COLUMBIA

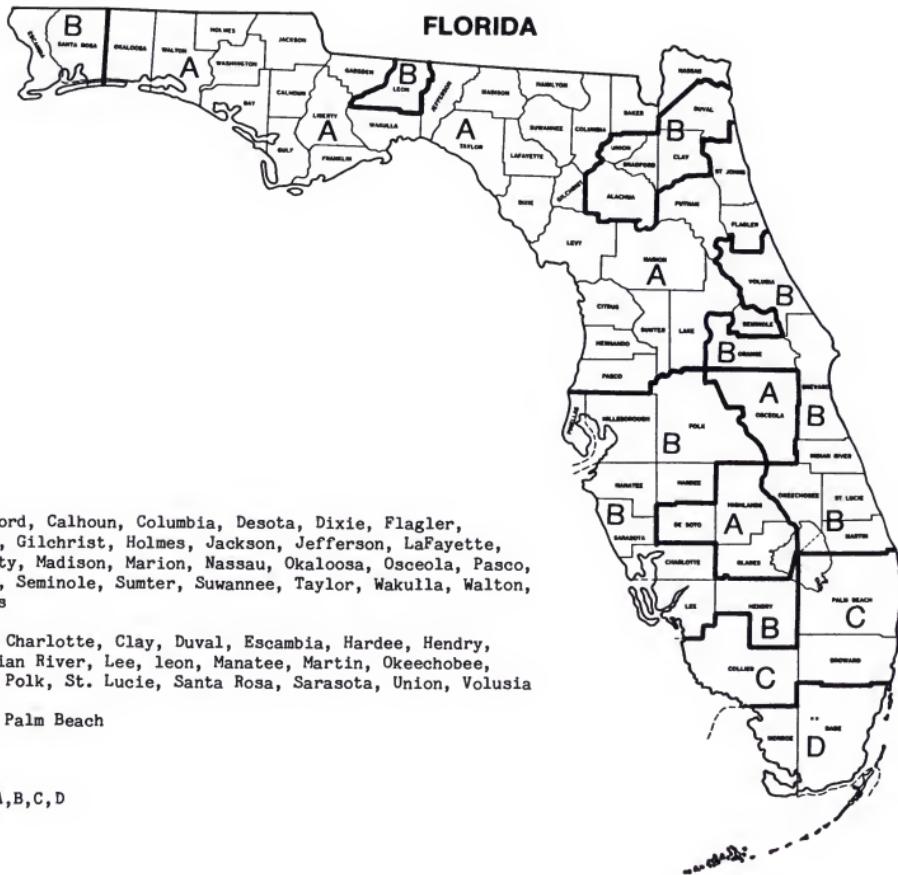
DISTRICT OF COLUMBIA



One Locality:

Washington Metropolitan Area, includes Washington, D.C.:
Prince Georges and Montgomery Counties in Maryland;
Fairfax and Arlington Counties in Virginia and the city
of Alexandria Virginia

FLORIDA



Four Localities:

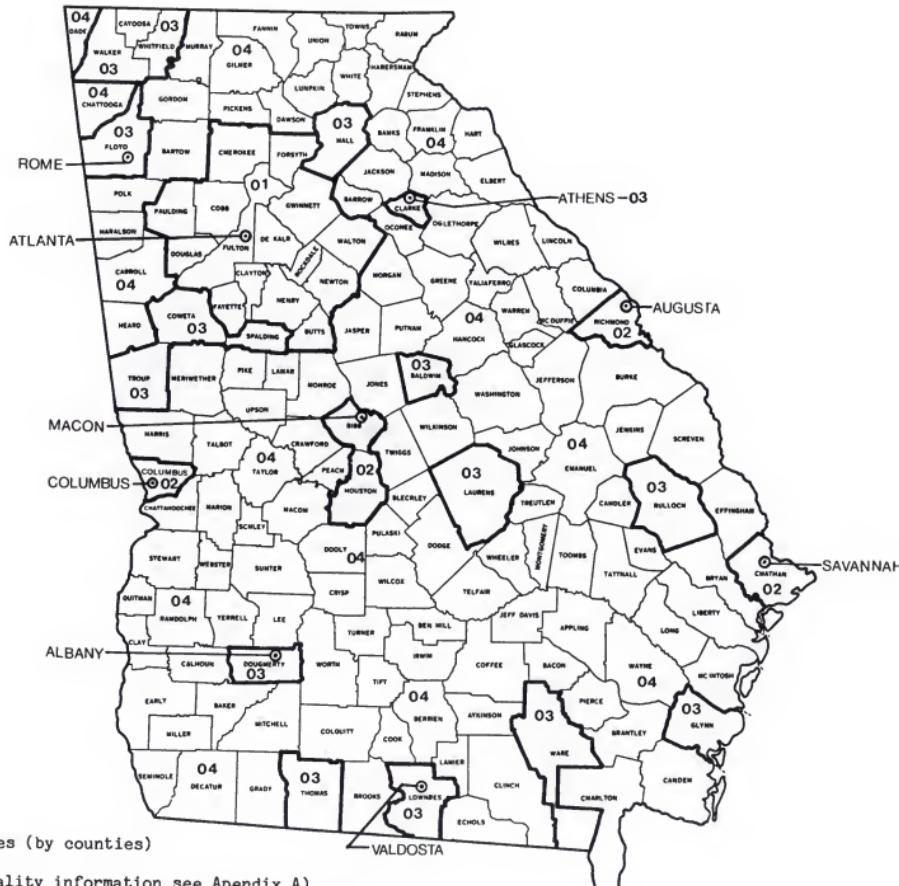
- A - Baker, Bay, Bradford, Calhoun, Columbia, Desota, Dixie, Flagler, Franklin, Gadsden, Gilchrist, Holmes, Jackson, Jefferson, LaFayette, Levy, Liberty, Madison, Marion, Nassau, Okaloosa, Osceola, Pasco, Putnam, St. Johns, Seminole, Sumter, Suwannee, Taylor, Wakulla, Walton, Washington, Citrus
- B - Alachua, Brevard, Charlotte, Clay, Duval, Escambia, Hardee, Hendry, Hillsborough, Indian River, Lee, Leon, Manatee, Martin, Okeechobee, Orange, Pinellas, Polk, St. Lucie, Santa Rosa, Sarasota, Union, Volusia
- C - Broward, Collier, Palm Beach
- D - Dade, Monroe

Florida Blue Shield - A,B,C,D

GEORGIA

GEORGIA

GEORGIA



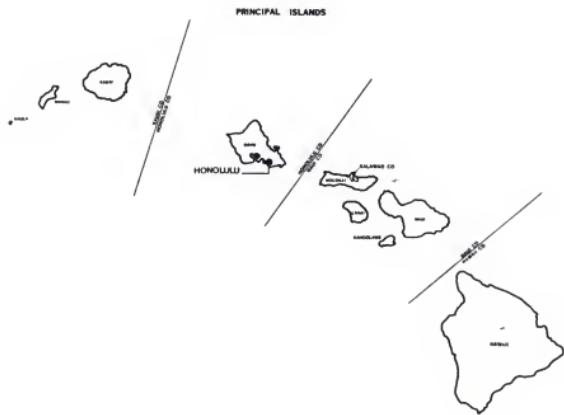
Four Localities (by counties)

(For more locality information see Appendix A)

10/18/03

HAWAII

HAWAII



GUAM



Hawaii and Guam are combined into a single locality.

IDAHO

IDaho



Two Localities:

South Idaho

North Idaho, Idaho and Lemhi Counties and points north

ILLINOIS

ILLINOIS



INDIANA

INDIANA



Three Localities:

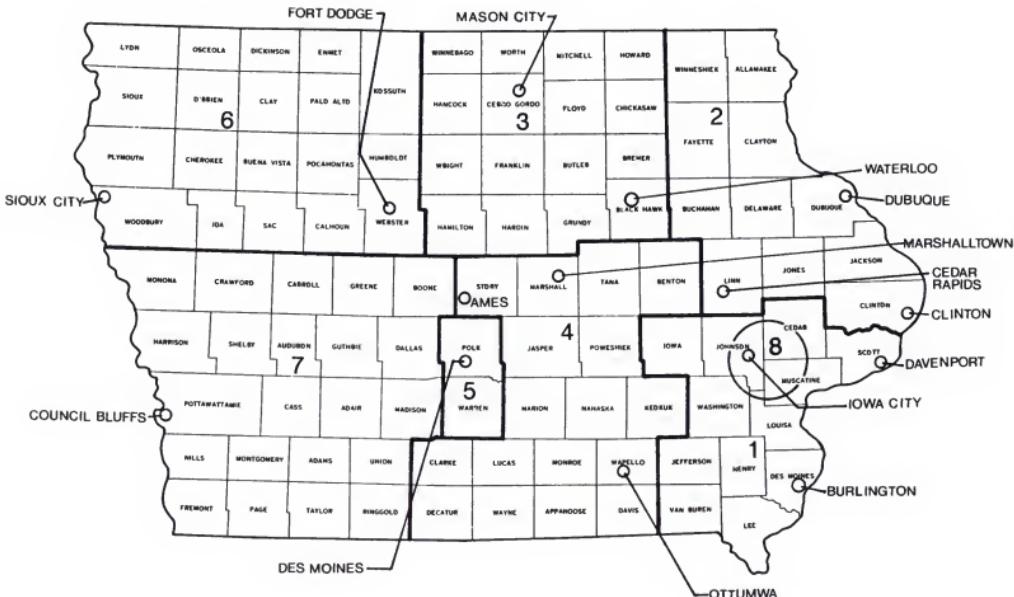
- 01 - Metropolitan
- 02 - Urban
- 03 - Rural

(For more locality information see Appendix A)

ADD

IOWA

IOWA



Eight Localities:

01 - Lee, Van Buren, Des Moines, Henry, Jefferson, Louisa, Washington, Muscatine, Johnson (excluding Iowa City), Iowa, Cedar & Scott Counties

02 - Clinton, Jackson, Jones, Linn, Buchanan, Delaware, Dubuque, Clayton, Fayette, Allamakee & Winneshiek Counties

03 - Black Hawk, Grundy, Hardin, Hamilton, Wright, Cerro Gordo, Floyd, Chickasaw, Howard, Mitchell, Worth, Winnebago, Hancock, Franklin, Franklin, Butler & Brenner

04 - Denton, Tama, Marshall, Story, Casper, Paweshiek, Keokuk, Mahaska, Marion, Wapello, Monroe, Lucas, Clarke, Davis Appanoose, Decatur Counties

05 - Polk & Warren Counties

06 - Kossuth, Humboldt, Webster, Calhoun, Pocahontas, Palo Alto, Emmet, Dickinson, Buena Vista, Clay, Sac, Ida, Woodbury, Charkeet, Plymouth, O'Brien, Sioux, Lyon & Osceola Counties

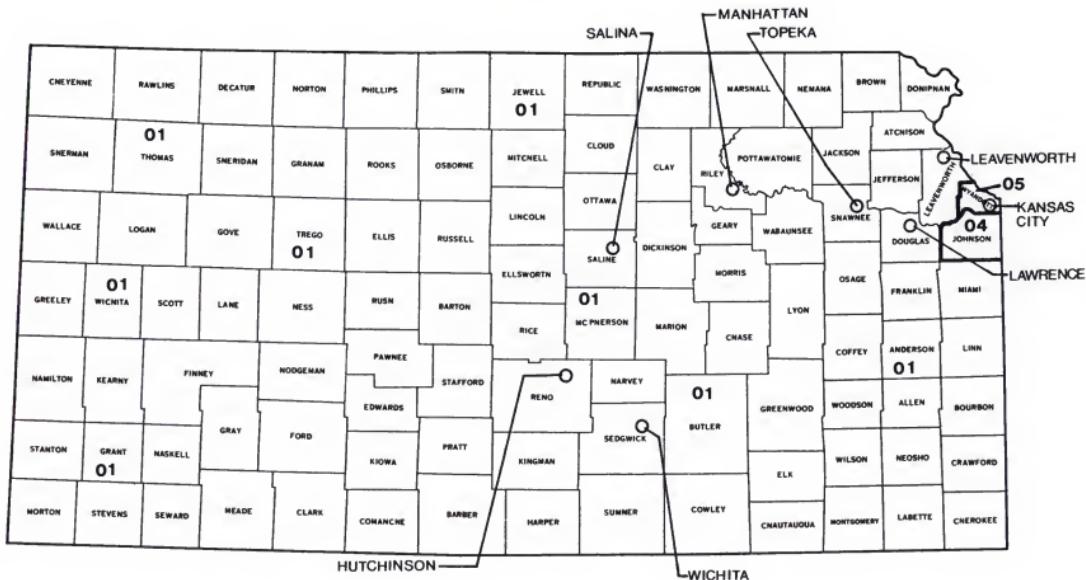
07 - Monona, Crawford, Carroll, Greene, Boone, Harrison, Shaly, Audubon, Guthrie, Dallas, Madison, Adair, Cass, Pottawattamie, Mills, Montgomery, Adams, Union, Fremont, Page, Taylor, & Ringold Counties

08 - Iowa City (Includes the University of Iowa hospital. The city limits are the boundaries of the locality.)

038677

KANSAS

KANSAS



Three Localities

00650 - Blue Shield of Kansas

00650 - 01 - Blue Shield of Kansas Plan area (102 counties)

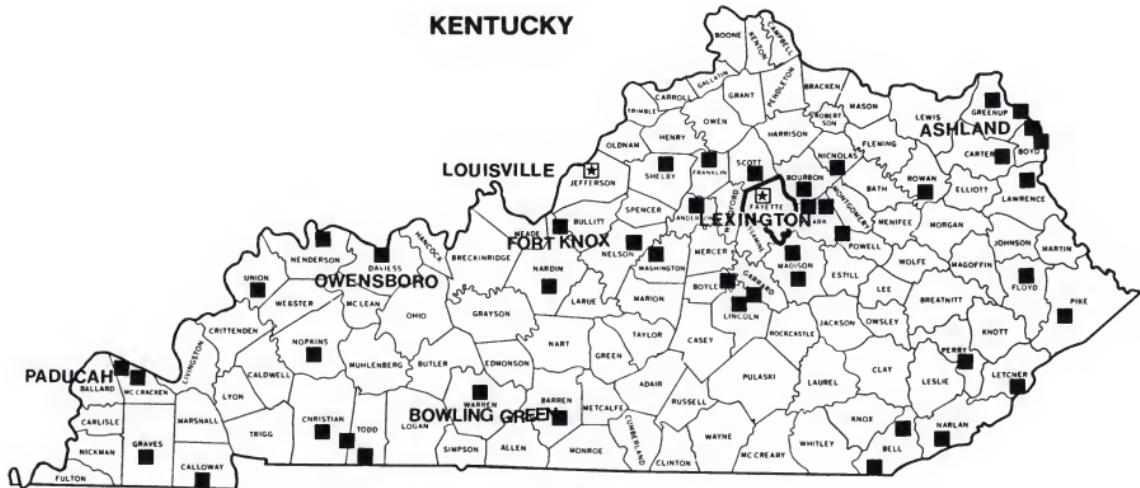
00740 Blue Shield of Kansas City

00740 - 04 - Johnson County (suburban)

00740 - 05 - Wyandotte County (metropolitan) Kansas City

KENTUCKY

KENTUCKY



01 - Metropolitan - Lexington (Fayette County), Louisville
(including Anchorage, Crestwood, Jeffersontown, Lyndon, Middletown,
Ooklona, Pee Wee Valley, Pleasure Ridge Park, Shively, St. Matthews,
Valley Station).

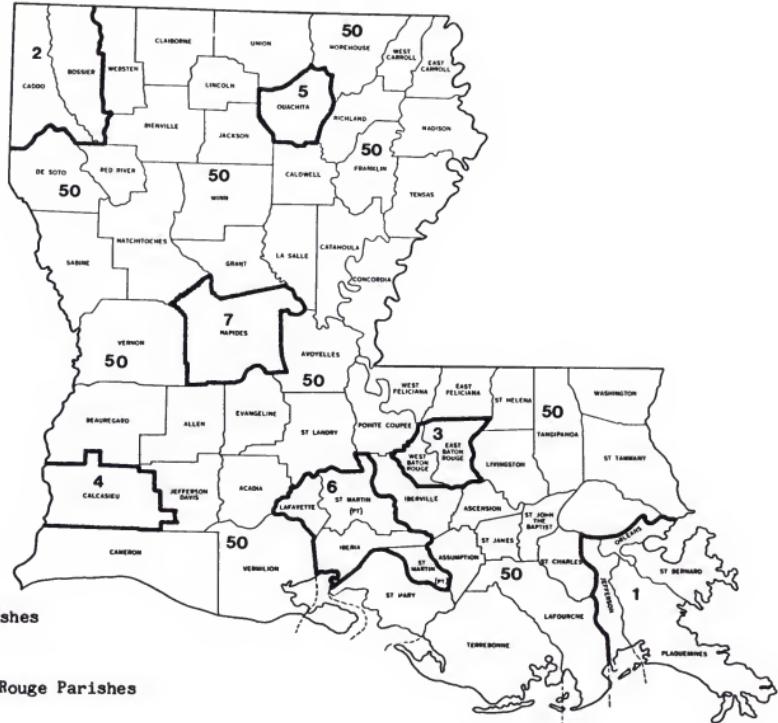
02 - Urban - Ashland(including Grayson, Greenup, Westwood), Bardstown,
Bellevue, Bowling Green, Catletsburg, Covington (including
Alexandria, Bromley, Burlington, Dayton, Elsmere Park, Ft. Mitchell,
South Hills, Southgate, Walton, Woodlawn), Danville, Elizabethtown
(including Labanon Junction), Florence, Fort Thomas, Frankfort
(including Midway), Georgetown, Glasgow, Harlan, Hazard (including
Whitesburg), Henderson, Hopkinsville (including Elton, Fairview),
Lancaster, Lawrenceburg, Louisa, Madisonville, mayfield, Middlesboro,
Morehead, Morganfield, Mount Sterling, Murray, Newport, Nicholasville,
Owensboro, Paducah (including West Paducah), Paris, Pikeville, Pineville,
Prestonsburg, Richmond, Shelbyville, Stanford, Versailles, Vine Grove,
Winchester (including Carlisle, Stanton).

03 - Rural - All other areas of the State

MAPS

LOUISIANA

LOUISIANA

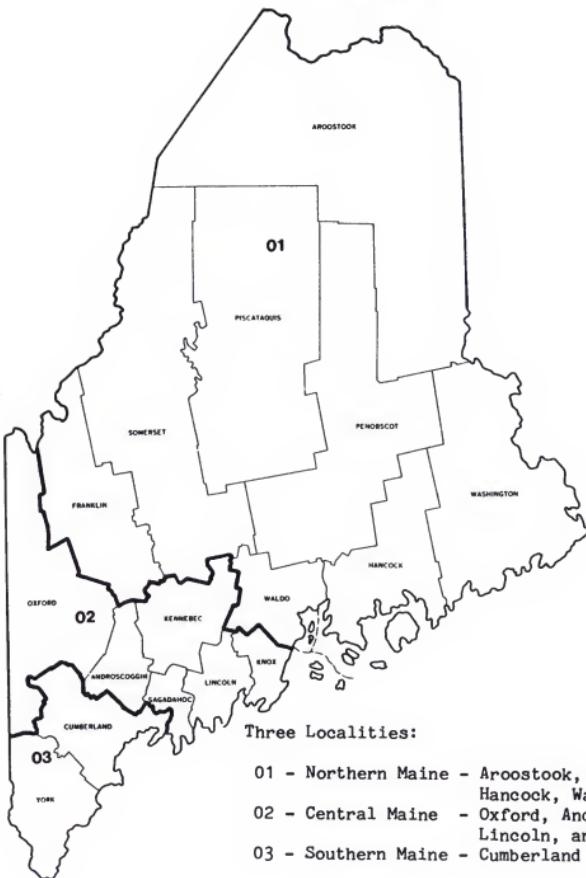


Eight Localities:

- 01 - Orleans Parish, Jefferson, St. Bernard, Plaquemines Parishes
- 02 - Caddo, Bossier Parishes
- 03 - East Baton Rouge, West Baton Rouge Parishes
- 04 - Calcasieu Parish
- 05 - Quachita Parish
- 06 - Lafayette, Iberia, St. Martin Parishes
- 07 - Rapides Parish
- 50 - All other Parishes

MAINE

MAINE



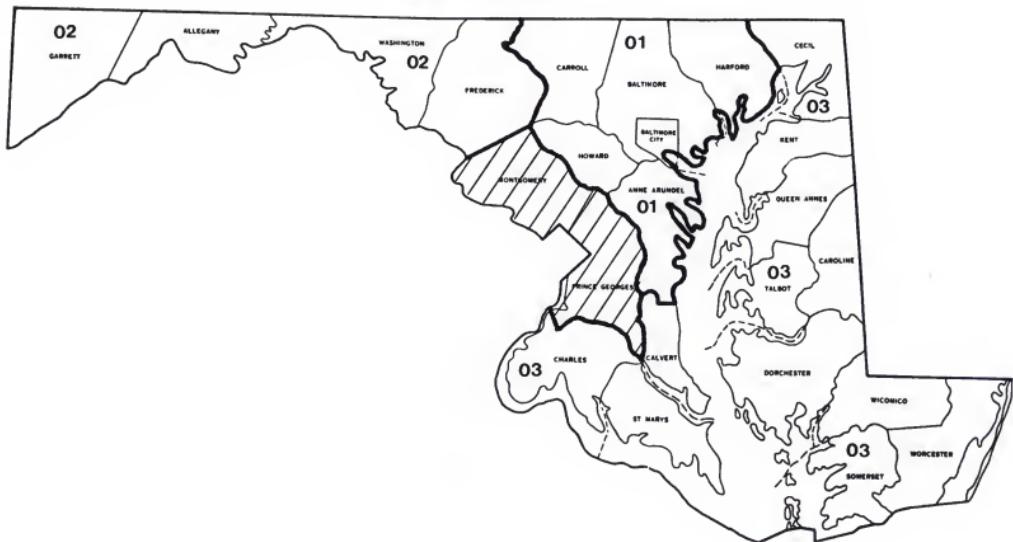
Three Localities:

- 01 - Northern Maine - Aroostook, Piscataquais, Penobscot, Washington, Hancock, Waldo, Somerset and Franklin Counties
- 02 - Central Maine - Oxford, Androscoggin, Kennebec, Sagadahoc, Lincoln, and Knox Counties
- 03 - Southern Maine - Cumberland and York Counties

CHARLES

MARYLAND

MARYLAND

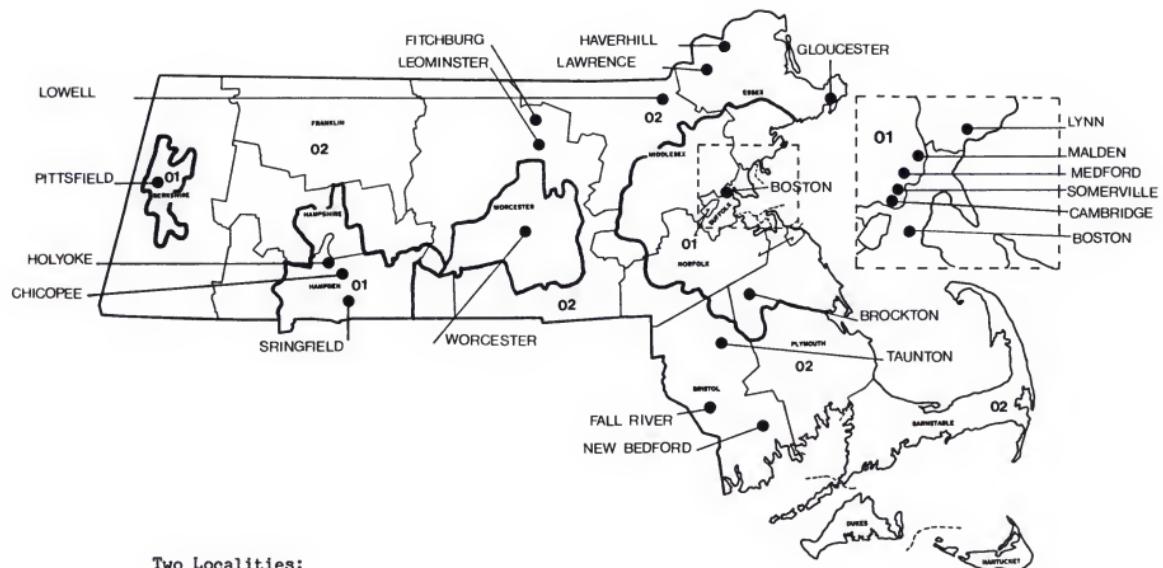


Three Localities: (Exclusive of Washington D.C. Locality.)

- 01 Baltimore City, Baltimore, Howard, Harford, Anne Arundel and Carroll Counties
- 02 Frederick, Washington, Allegany and Garrett Counties
- 03 Calvert, Charles, St. Mary's, Cecil, Kent, Queen Anne's, Caroline, Talbot, Dorchester, Wicomico, Somerset and Worcester Counties

MASSACHUSETTS

MASSACHUSETTS



Two Localities:

- 01 - Urban
- 02 - Suburban/Rural

(For more locality information see Appendix A)

MICHIGAN

MICHIGAN

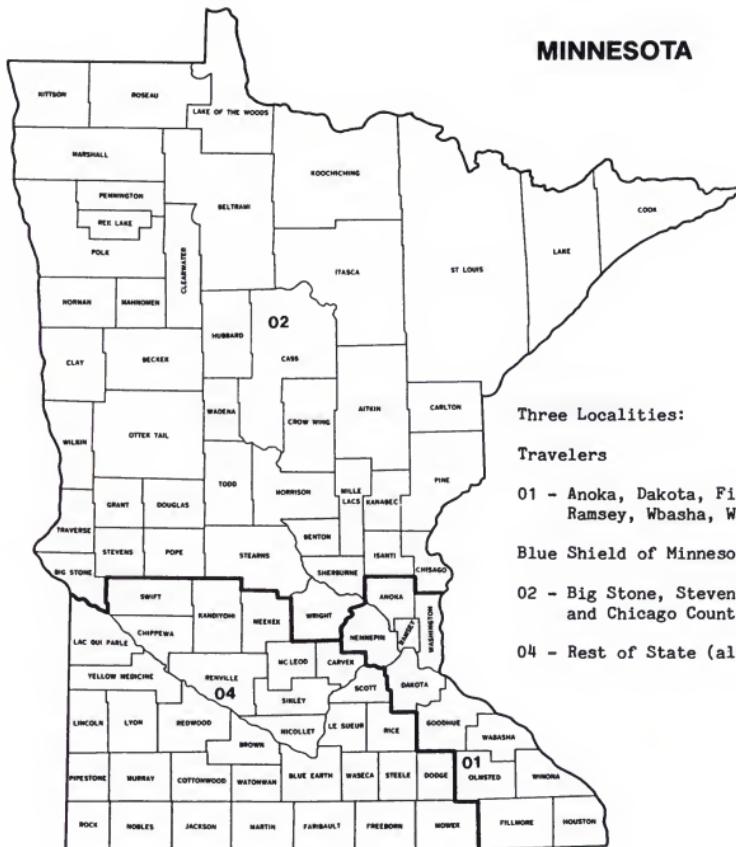
Three Localities:

1 - Metropolitan-Macomb, Oakland, Washtenaw, Wayne
2 - Rural-Rest of the State



MINNESOTA

MINNESOTA



Three Localities:

Travelers

01 - Anoka, Dakota, Filmore, Goodhue, Hennepin, Houston, Olmstead, Ramsey, Wabasha, Washington, and Winona Counties

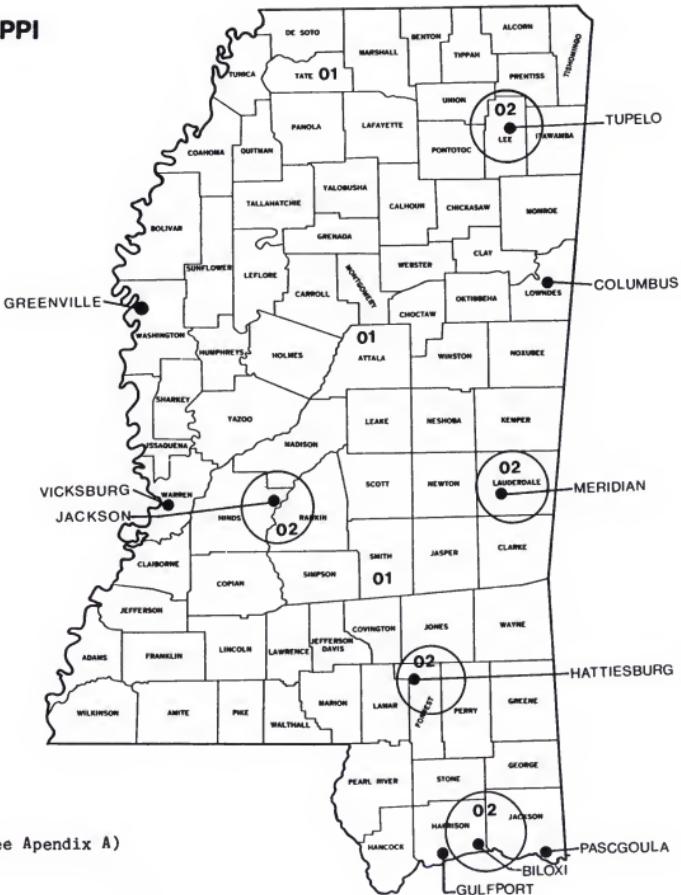
Blue Shield of Minnesota

02 - Big Stone, Stevens, Pope, Stearns, Wright, Sherburne, Isanti, and Chicago Counties and all points North

04 - Rest of State (also excluding Travelers' localities)

MISSISSIPPI

MISSISSIPPI



Two Localities:

01 - Rural

02 - Metropolitan

(For more locality information see Appendix A)

MISSOURI

MISSOURI



Seven Localities:

1, 2, 3 - General American Life

01, 02, 03, 06 - Blue Shield of Kansas City - Missouri

(For more locality information see Appendix A)

104 Johnson Co., Kansas
105 Johnson Co., Kansas

MONTANA

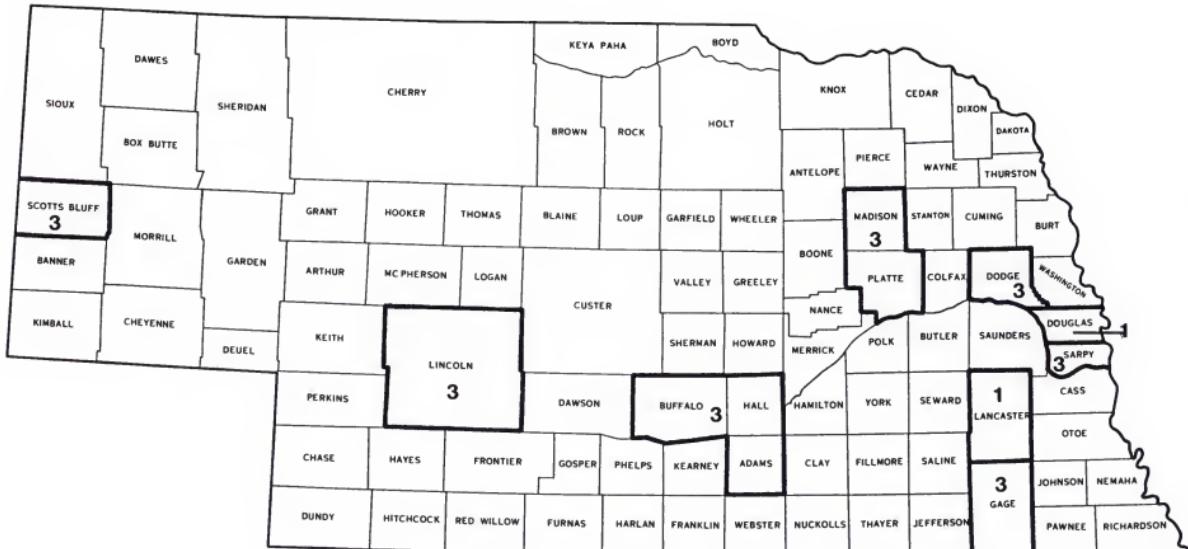
MONTANA



One Locality - Statewide

NEBRASKA

NEBRASKA

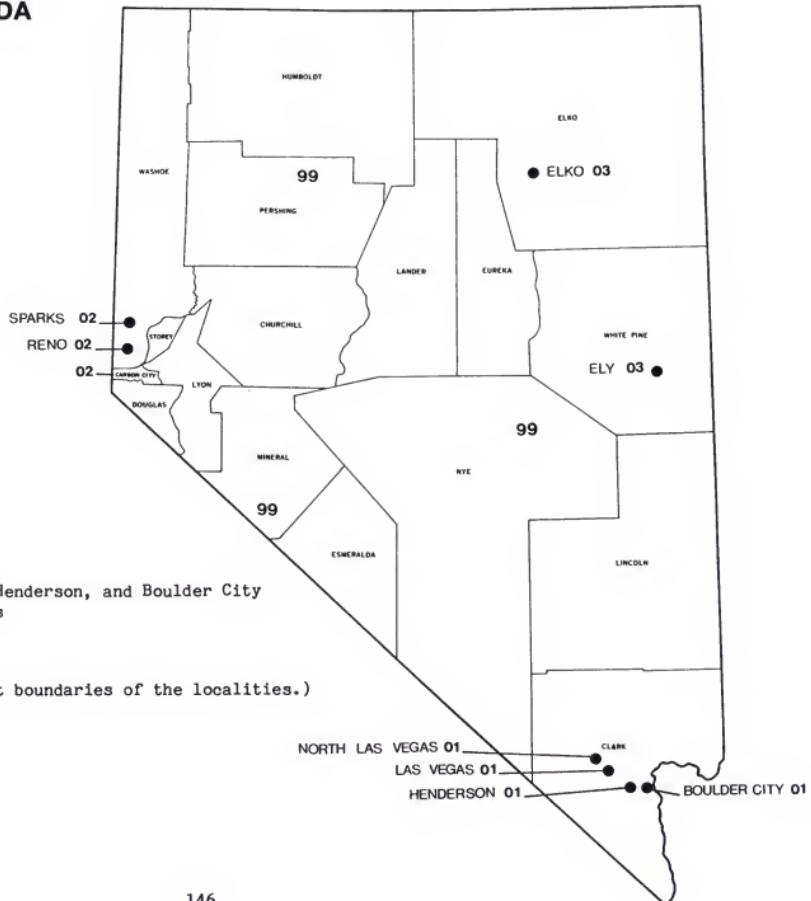


Three Localities:

- 1 - Douglas and Lancaster Counties
- 3 - Counties over 25,000 population - Adams, Buffalo, Dodge, Gage, Hall, Lincoln, Madison, Platte, Sarpy, Scotts Bluff
- 4 - Remaining 81 counties under 25,000 population

NEVADA

NEVADA



Four Localities:

- 01 - Las Vegas, North Las Vegas, Henderson, and Boulder City
- 02 - Reno, Carson City, and Sparks
- 03 - Elko and Ely
- 99 - Rest of State

(The city boundaries are the exact boundaries of the localities.)

NORTH LAS VEGAS 01
LAS VEGAS 01
HENDERSON 01
CLARK
BOULDER CITY 01

NEW HAMPSHIRE

NEW HAMPSHIRE



NEW JERSEY

NEW JERSEY

NEW JERSEY

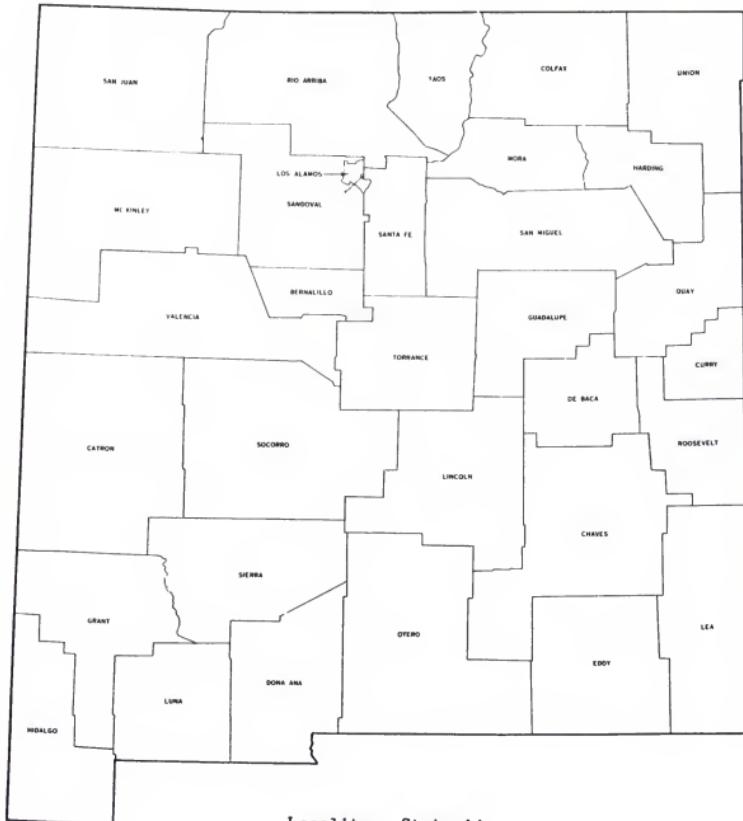


Three Localities:

- 01 Bergen, Essex, Hudson, Hunterdon, Middlesex, Morris, Passaic, Somerset, Sussex, Union, Warren Counties
- 02 Burlington, Mercer, Monmouth, and Ocean Counties
- 03 Atlantic, Camden, Cape May, Cumberland, Gloucester, Salem Counties

NEW MEXICO

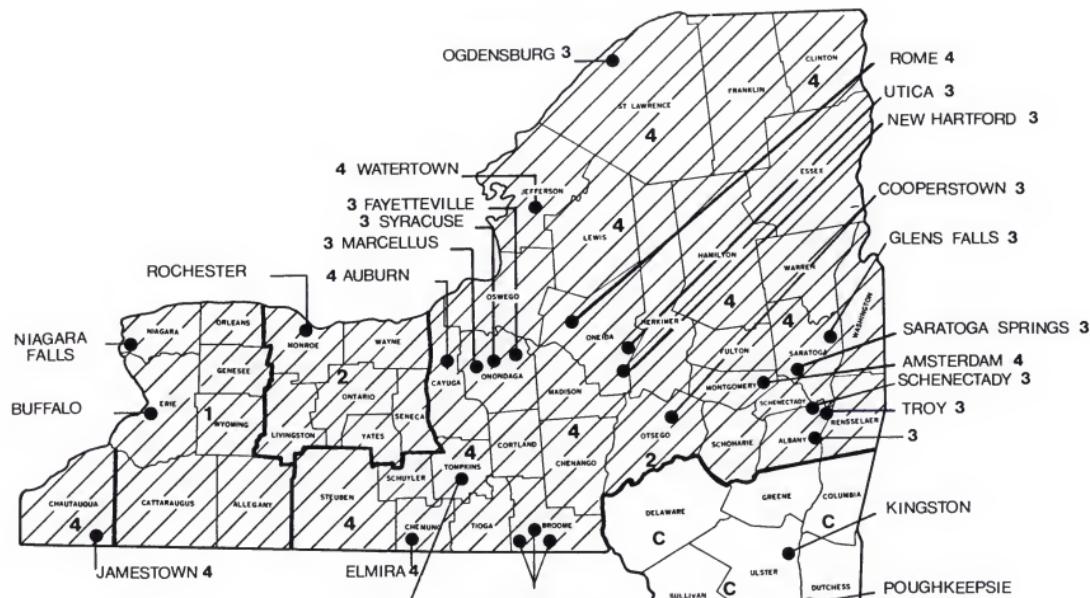
NEW MEXICO



Locality - Statewide

NEW YORK

NEW YORK



Eight Localities:

Empire

Blue Shield of Greater New York - A, B, & C

Group Health Insurance - Queens County

Blue Shield of Western New York - 1, 2, 3, 4

(For more locality information see Appendix A)

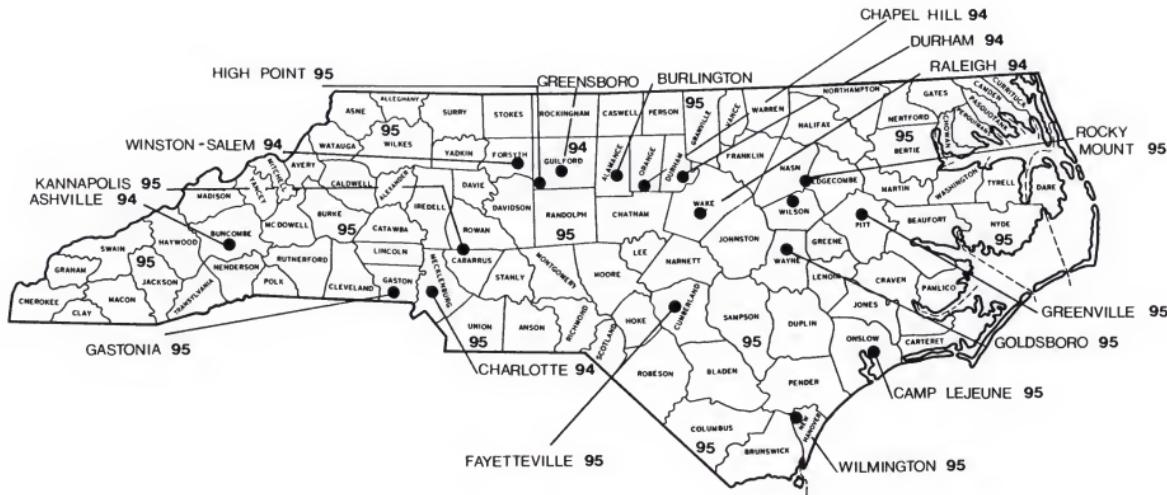


Group Health Insurance

WILSON'S STICK

NORTH CAROLINA

NORTH CAROLINA



Two Localities:

Area 94 - Charlotte, Durhan, Greensboro, Winston-Salem, Raleigh, Asheville, Chapel Hill. (Locality determined by the city cited in the return address.)

Area 95 - All other cities not listed above and all rural areas.

ANNUAL REPORT

NORTH DAKOTA

NORTH DAKOTA

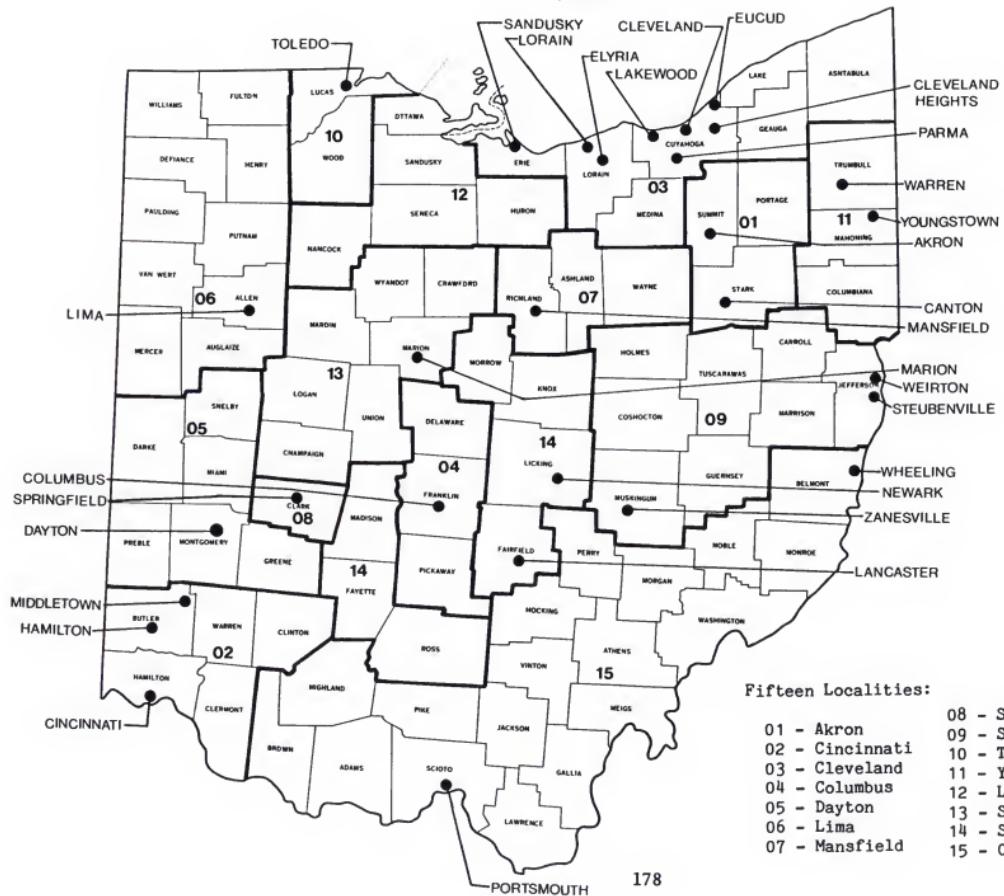


One Locality - Statewide

OHIO

OHIO

OHIO

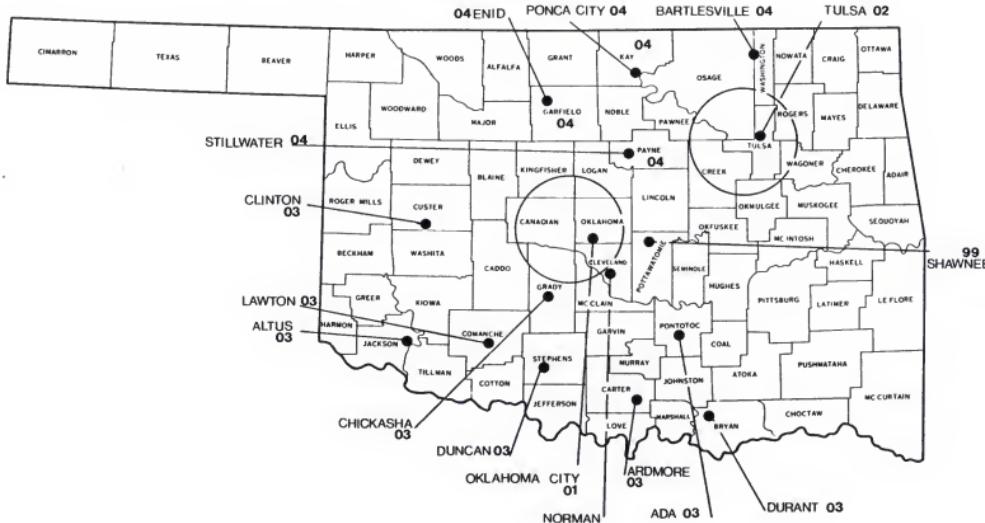


Fifteen Localities:

01 - Akron	08 - Springfield
02 - Cincinnati	09 - Steubenville
03 - Cleveland	10 - Toledo
04 - Columbus	11 - Youngstown
05 - Dayton	12 - Lake Plains
06 - Lima	13 - Sandusky Valley
07 - Mansfield	14 - Scioto Valley
	15 - Ohio Valley

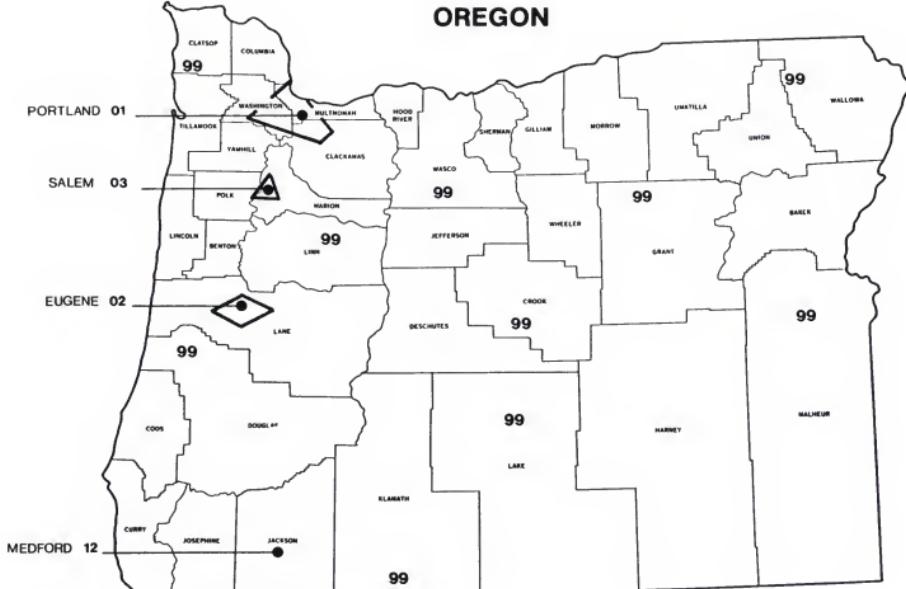
OKLAHOMA

OKLAHOMA



OREGON

OREGON



Five Localities:

01 - Portland - Aloha, Batin, Beaverton, Cedar Hills, Collins View, Powellhurst, Raleigh Hills, Riverdale, Robin Wood, Sandy Sylvan, Errol Heights, Garden Home, Gilbert, Gladstone, Glendoveer, Gresham, Hazelwood, Hillsboro, Jennings Lodge, Kelly Butte, Lake Oswego, Marlene Village, Metzger, Milwaukee, Oakgrove, Oregon City, Parkrose, Tigard, West Linn, West Portland, West Powellhurst, West Slope

02 - Eugene - Glenwood, River Road, Santa Clara, Springfield, Veneta, Coos Bay and Roseburg

03 - Salem - Four Corners, Hayesville, Keizer, Cornallis, Albany, Lebanon

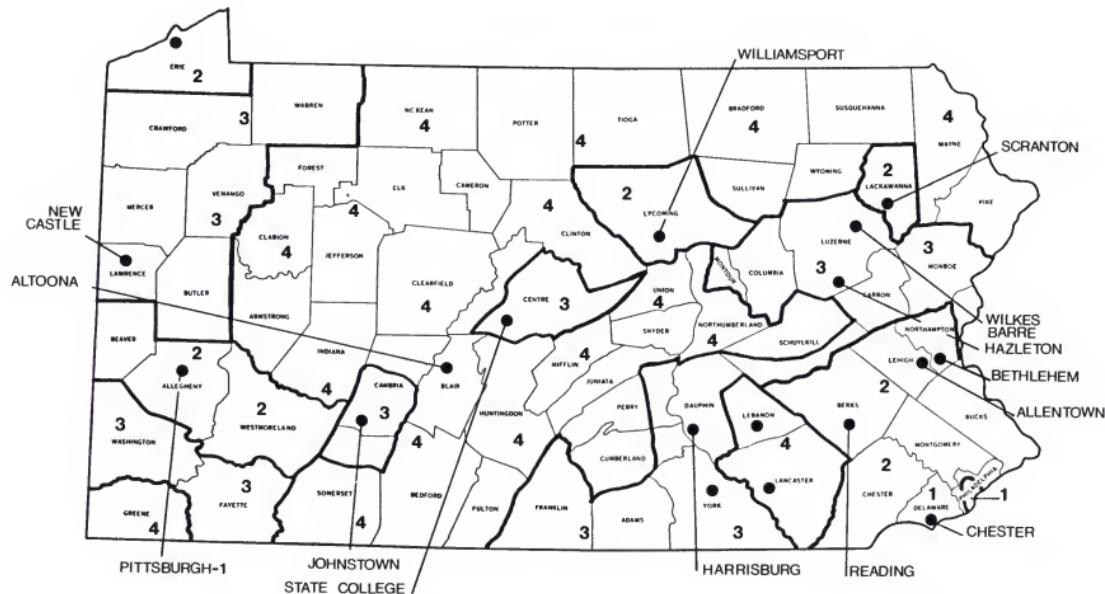
12 - Medford, Klamath Falls, Grant's Pass

99 - Rest of State

(Locality determined by city cited in return address.)

PENNSYLVANIA

PENNSYLVANIA



Four Localities:

- 01 - Areas of Medical Schools/Specialty Hospitals
- 02 - Major Metropolitan Areas
- 03 - Lesser Metropolitan Areas
- 04 - Urban Areas

Note exceptions for Pittsburgh and Philadelphia in Appendix A

0007-07639

PUERTO RICO

PUERTO RICO



MAP OF RHODE ISLAND

RHODE ISLAND

RHODE ISLAND



One Locality - Statewide

SOUTH CAROLINA

SOUTH CAROLINA



STATE OF SOUTH DAKOTA

SOUTH DAKOTA

SOUTH DAKOTA



One Locality - Statewide

McGraw-Hill

TENNESSEE

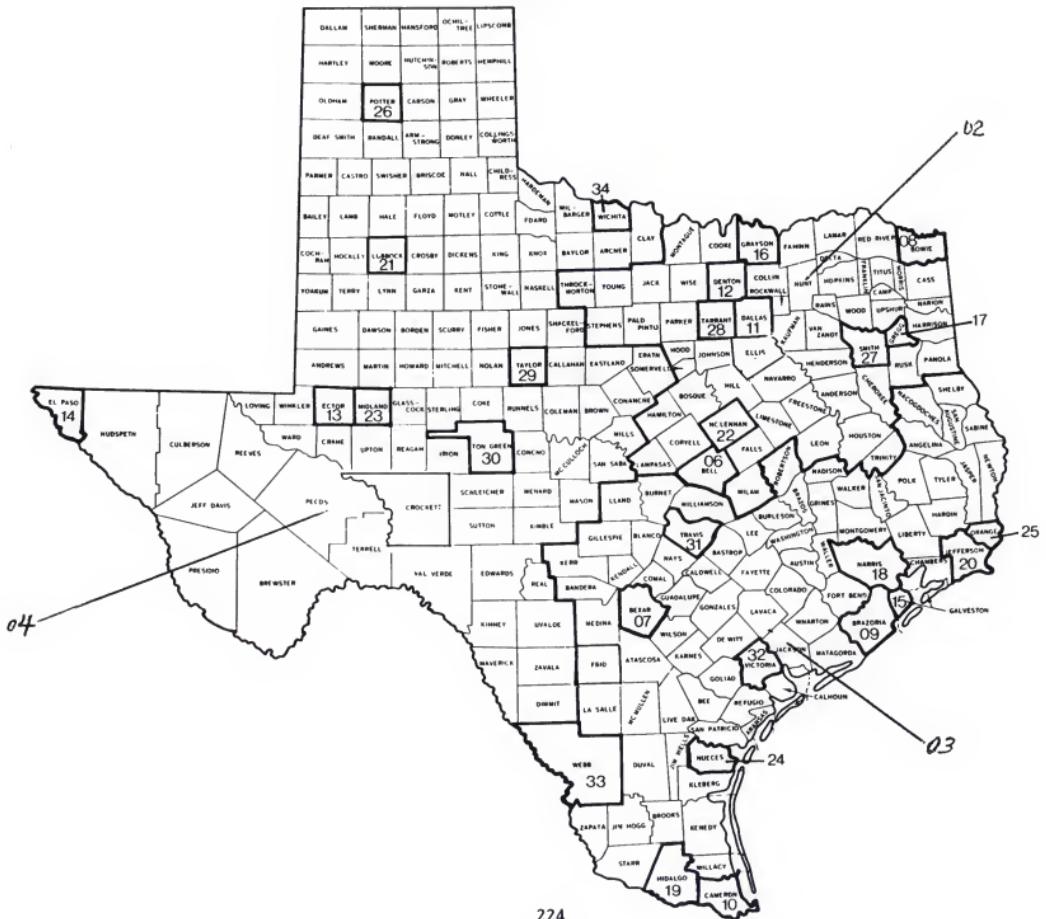
TENNESSEE



One Locality - Statewide

TEXAS

TEXAS



UTAH

UTAH



One Locality - Statewide

VERMONT

VERMONT

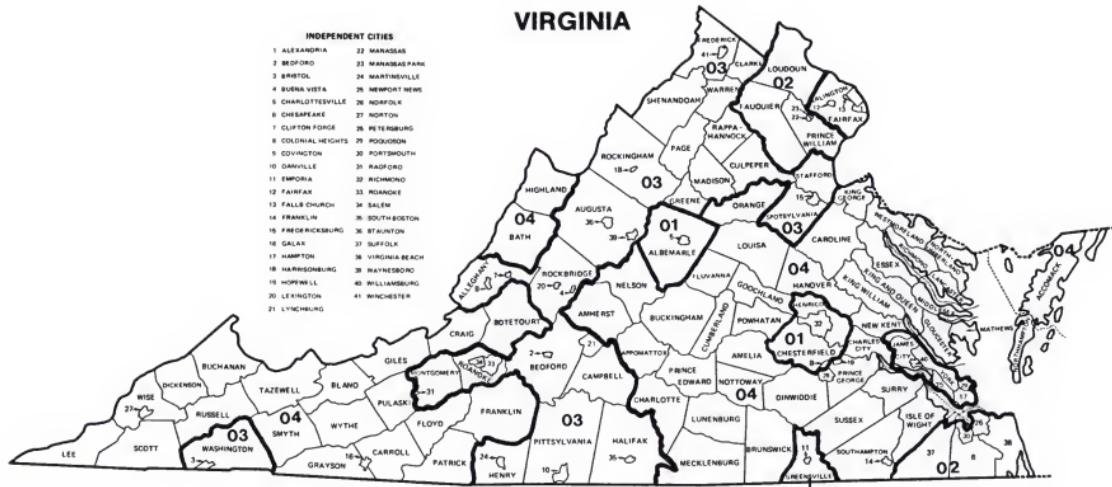


One Locality - Statewide



VIRGINIA

VIRGINIA



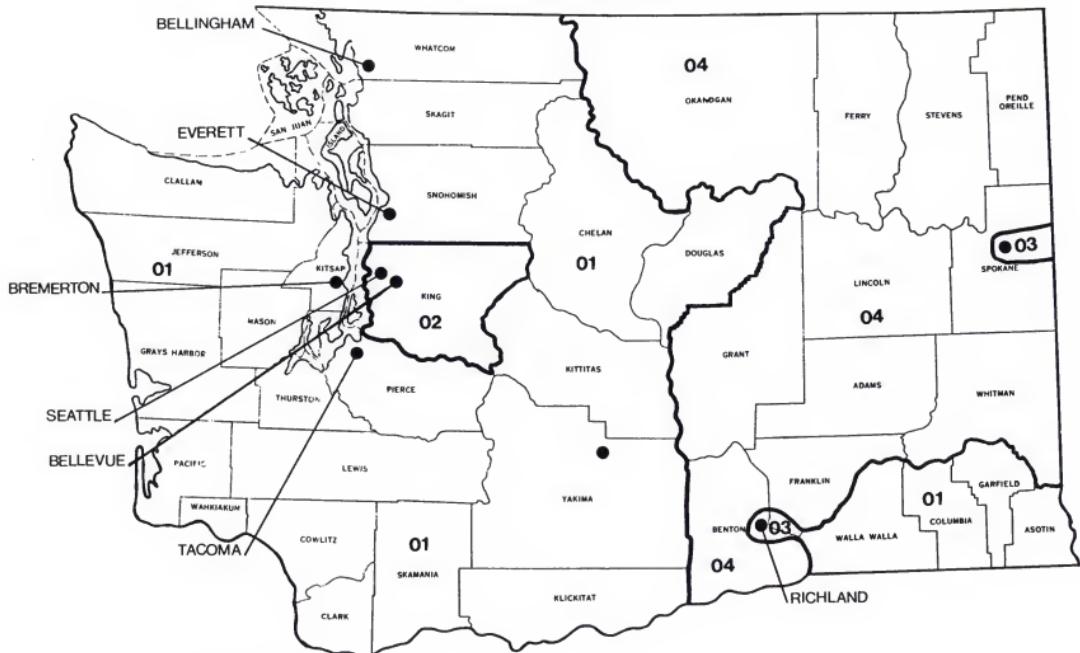
Four Localities:

- 01 - Richmond metropolitan area and Charlottesville - Herico, Chesterfield, and Albemarle Counties
- 02 - Tidewater and Northern Virginia Counties - Loudon, Fauquier, Prince William, James City, York Counties and the Suffolk, Portsmouth, Norfolk, Chesapeake, Virginia City area.
- 03 - Small towns and industrial - Washington, Henry, Pittsylvania, Halifax, Greensville, Campbell, Bedford, Roanoke, Montgomery, Alleghany, Rockbridge, Augusta, Greene, Rockingham, Page, Madison, Culpeper, Rappahannock, Shenandoah, Warren, Frederick, Clarke, Stafford, and Spotsylvania Counties.
- 04 - Extremely rural - all other Counties

(Note: Alexandria, Arlington, and Fairfax are carried by Pennsylvania Blue Shield carrier.)

WASHINGTON

WASHINGTON



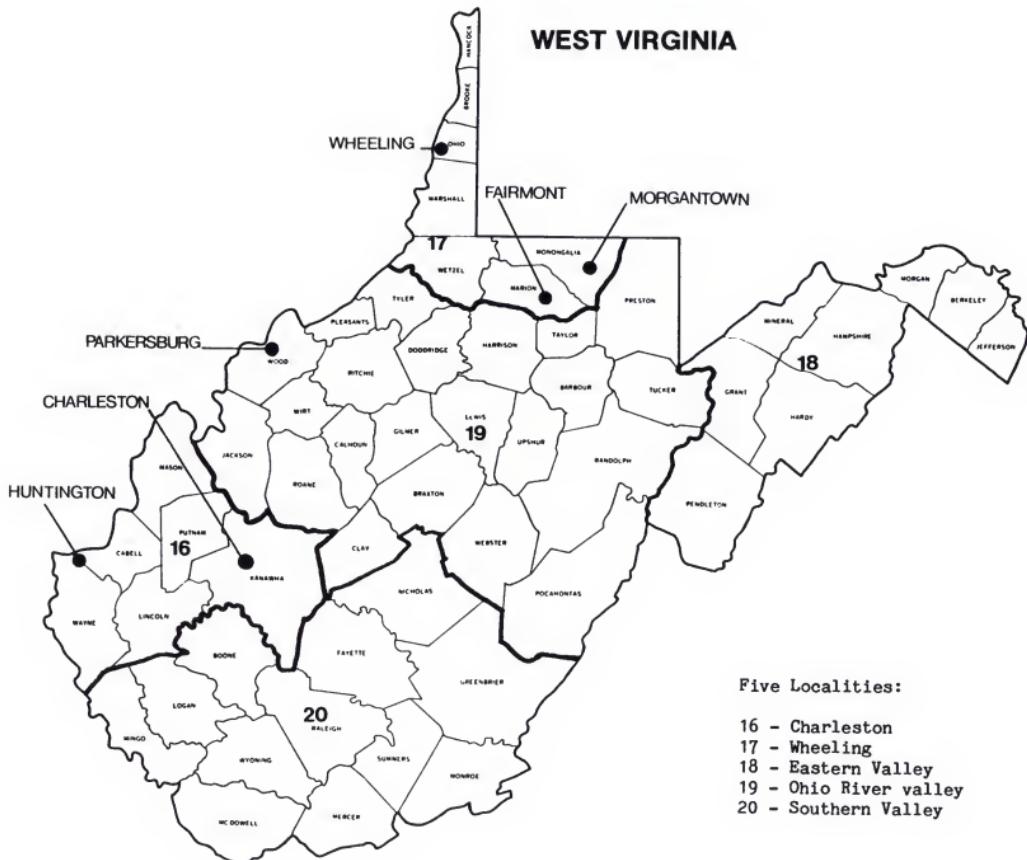
Four Localities:

- 01 - Seattle-Washington Physicians Service, 18 bureaus - rest of State
- 02 - King County Medical Blue Shield - King County
- 03 - (MSCEW) - Spokane and Richland-Pasco-Kennewick metropolitan areas
- 04 - Medical Service Corporation of Western Washington - Adams, Benton, Ferry, Franklin, Grant, Lincoln, Okanogan, Bend Orseille, Spokane, Stevens, and Whitman Counties (FOR GENERAL PRACTITIONER ONLY)

WEST VIRGINIA

WEST VIRGINIA

WEST VIRGINIA



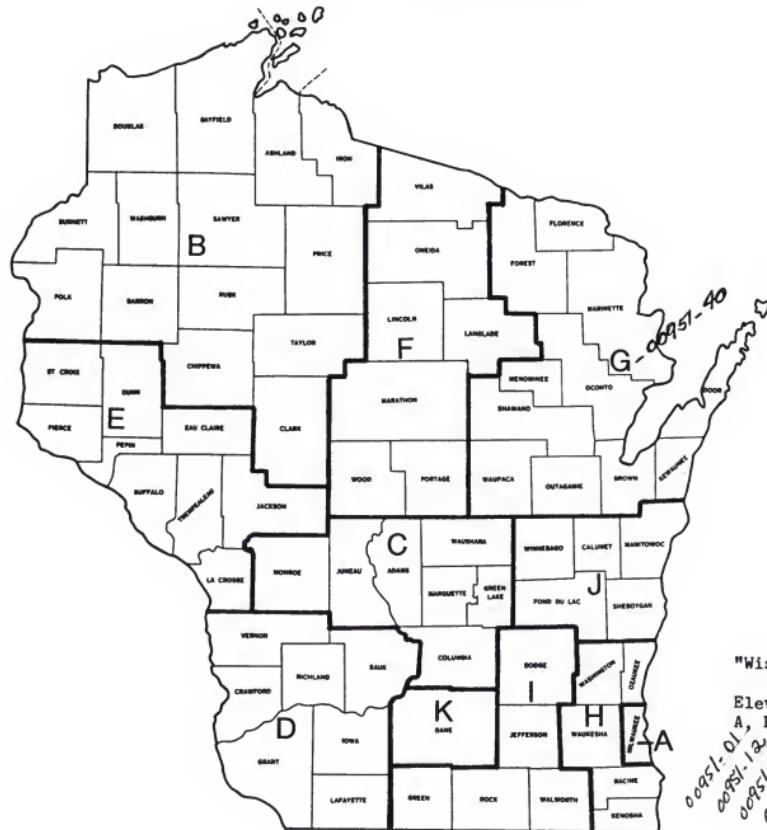
Five Localities:

- 16 - Charleston
- 17 - Wheeling
- 18 - Eastern Valley
- 19 - Ohio River Valley
- 20 - Southern Valley

WISCONSIN

WISCONSIN

WISCONSIN



"Wisconsin Physicians Service"

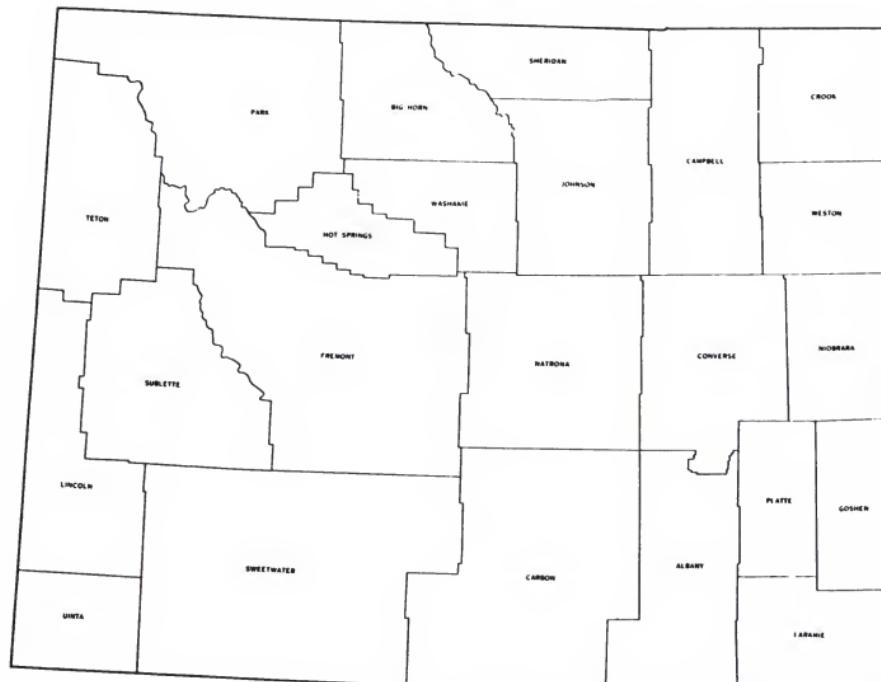
Eleven Localities

A, B, C, D, E, F, G, H, I, J, K
00951-01 00951-12 00951-13 00951-14 00951-19 00951-36 00951-40 00951-46 00951-54 00951-60 00951-15

WYOMING

WYOMING

WYOMING



One Locality - Statewide

APPENDIX A

ALABAMA

Six Localities:

- 01 Seven N.W. Counties: Colbert, Franklin, Lauderdale, Lawrence, Limestone, Madison, Morgan
- 02 Six North Central Counties: Calhoun, DeKalb, Etowah, Fayette, Marshall, Tuscaloosa
- 03 Eight S.E. Counties: Butler, Covington, Crenshaw, Dallas, Houston, Lee, Montgomery, Russell
- 04 Two S.W. Counties: Baldwin, Mobile (city)
- 05 One large Metropolitan County: Jefferson
- 06 Forty-one small Rural Counties:

Autauga	Henry
Barbour	Jackson
Bibb	Lamar
Blount	Lowndes
Bullock	Marengo
Chambers	Marion
Cherokee	Monroe
Chilton	Perry
Clark	Pickens
Clay	Pike
Cleburne	Randolph
Coffee	St. Clair
Conchoh	Shelby
Coosa	Sumter
Cullman	Talladega
Dale	Tallapoosa
Elmore	Walker
Escambia	Washington
Genova	Wilcox
Groome	Winston
Hale	

ARIZONA

Six Localities:

01--Phoenix--including Avondale, Chandler, Clearwater Hills, Cashion, Desert Sage, El Mirage, Gilbert, Glendale, Goodyear, Guadalupe, Litchfield Park, Mesa, Paradise Valley, Peoria, Scottsdale, Sun City, Surprise, Tempe, Tolleson, and Youngtown.

02--Tucson--including Casas Adobes, Catalina Foothills, Desert Steppes, Indiana Ridge Estates, Sherwood Village, South Tucson, and Vista Del Sahuaro.

05--Flagstaff

07--Prescott

08--Yuma

99--All other parts of the State

(City limits are exact boundaries of localities)

CALIFORNIA

Twenty-eight Localities - Conform to PSRO Areas:

Blue Shield handles all of 1-15 and 27

Occidental handles 16-28, except for 27

01 - Del Norte, Humboldt, Lake, Mendocino, Sonoma

02 - Butte, Colusa, Glenn, Lassen, Modoc, Plumas, Sierra, Shasta, Siskiyou, Sutter, Tehama, Trinity, Yuba

03 - Marin, Napa, Solano

04 - El Dorado, Nevada, Placer, Sacramento, Yolo

05 - San Francisco

06 - San Mateo

07 - Alameda & Contra Costa

08 - Alpine, Amador, Calaveras, San Joaquin & Tuolumne

09 - Santa Clara

10 - Mariposa, Merced, Stanislaus

11 - Madera, Fresno

12 - Monterey, San Benito, Santa Cruz

13 - Kings and Tulare

14 - Kern

15 - Inyo, Mono, San Bernardino

16 - San Luis, Obispo, Santa Barbara (Occidental)

17 - Ventura (Occidental)

(Localities 18 through 25 are composed of cities and parts of Los Angeles denoted by ZIP Codes)

18 :	Altadena Alhambra San Marino Tujunga Glendale San Gabriel Temple City Sunland	Verdugo City Pasadena Garvey Eagle Rock Rosemead La Crescenta Montrose	La Vina El Monte South Pasadena Monterey Park La Canada South San Gabriel Wilmart
------	--	--	---

19 :	Avalon Wilmington Palos Verdes Estates Long Beach	Terminal Island Hawaiian Gardens Lakewood San Pedro	Dominguez Harbor City Palos Verdes Peninsula Los Alamitos
------	--	--	--

20 :	Agoura Palmdale Chatsworth Burbank Hidden Hills Olive View Raseda San Fernando Tarzana Sun Valley Lancaster	Littlerock Canoga Park Quartz Hill Granada Hills North Hollywood Northridge Panorama City Sherman Oaks Studio City Woodland Hills Toluca Lake	Calabasas Pearblossom Encino Mission Hills Newhall Pacifica Saugus Sepulveda Van Nuys Sylmar
------	---	---	---

21 :	Commerce Glendora East Los Angeles Rowland Heights Norwalk Valinda Whittier La Verne Baldwin Park Walnut	Durate La Mirada Monrovia Montebello Santa Fe Springs Claremont Azusa San Dimas	Hacienda Heights La Puente Los Nietos Sierra Madre Pico Rivera West Covina Arcadia Pomona Covina
------	---	--	--

CALIFORNIA pg. 2

22 : Culver City Santa Monica
 Sawtelle Marina del Rey
 Mar Vista Westwood
 Pacific Palisades Palis
 Los Angeles Postal Zones:
 90034 90049 90064
 90066 90073

23 : Gardena Rolling Hills
 Torrance Lomita
 Manhattan Beach Bell
 Bellflower Redondo Beach
 Compton Willowbrook
 El Segundo Home Gardens
 Huntington Park Ingleside
 Lawndale Maywood
 Paramount South Gate
 Los Angeles Postal Zones:
 90009 90045

24 : Los Angeles Postal Zones: Metropolitan Center
 90006 90013 90033
 90008 90056 90007
 90012 90023 90053
 90043 90062 90018
 90058 90005 90014
 90035 90042 90059
~~90002~~ *Wicks Rd* 90016 90031
 90003 90055 90004
 90057 90020 90039
 90037 90001 90010
 90017 90065 90054
 90047 90026 90019
 90021 90011 90063
 90061 90015 90051
 90032 90044

25 : Beverly Hills
 Los Angeles Postal Zones:
 90027 90028
 90036 90038
 90048 90068 90029
 90046
 90069

26 : Orange County

27 : Riverside County (California Blue Shield)

28 : San Diego & Imperial Counties.

CONNECTICUT

Four Localities:

01- Northwest and North Central - City of New London, Hartford County,
Litchfield County (except New Milford, Washington, Bridgewater,
and Roxbury Townships), Tolland County (except Willington,
Coventry, Mansfield, and Columbia Townships), and Southbury,
Middlebury, Waterbury, Wolcott, Naugatuck, Beacon Falls,
Prospect, Cheshire, Wallingford, and Meriden Townships in
New Haven County.

02- Southwest - New Milford, Washington, Bridgewater, and Roxbury
Townships in Litchfield County and Fairfield County (except
Monroe, Shelton, Trumbull, Easton, Fairfield, Bridgeport, and
Stratford).

03 - South Central - Oxford, Seymour, Darby, Orange, Ansonia, Bethany,
Woodbridge, Hamden, North Haven, New Haven, North Branford,
Guilford, Madison, Branford, East Haven, West Haven, and
Milford Townships in New Haven County and Monroe, Shelton,
Trumbull, Easton, Fairfield, Bridgeport, and Stratford
Townships in Fairfield County.

04 - Northeast and Southeast - Middlesex County, New London County
(except the City of New London), Windham County, and Willington,
Coventry, Mansfield, and Columbia Townships in Tolland County.

GEORGIA

Four Localities (by counties):

01 Fulton, Clayton, DeKalb, Butts, Cherokee, Cobb, Douglas,
Fayette, Forsyth, Gwinnett, Henry, Newton, Paulding,
Rockdale, Walton

02 Chatham, Houston, Bibb, Richmond, Muscogee

03 Whitfield, Floyd, Troup, Coweta, Hall, Spalding, Clarke,
Baldwin, Laurens, Bulloch, Ware, Glynn, Lowndes, Dougherty,
Catoosa, Thomas, Walker

04	Lumpkin	Habersham	Upson	Talbot
	Union	Stephens	Chattahoochee	Crawford
	Towns	Franklin	Polk	Pike
	White	Hart	Haralson	Heard
	Rabun	Jackson	Carroll	Pikens
	Banks	Madison	Seminole	Gilmer
	Oconee	Elbert	Miller	Dade
	Oglethorne	Barrow	Baker	Dawson
	Lincoln	Dodge	Atkinson	Newton
	Taliaferro	Randolph	Lanier	Morgan
	Jasper	Terrell	Clinch	Greene
	Fulton	Crisp	Echols	Wilkes
	Hancock	Sumter	Calhoun	McDuffie
	Glasecock	Dooly	Clay	Columbia
	Warren	Macon	Quitman	Washington
	Chattooga	Peach	Stewart	Jefferson
	Gordon	Harris	Webster	Burke
	Murray	Merriwether	Schley	Emanuel
	Bartow	Lamor	Marion	Scovin
	Fannin	Monroe	Taylor	Ettingham
	Talhnall	Liberty	Long	Toombs
	Appling	Wayne	Brooks	Grady
	Deestur	Colquitt	Worth	Bon Hill
	Early	Cook	Tift	Tel Fair
	Mitchell	Borrien	Coffee	Jones
	Wilkinson	Jenkins	Bleckley	Montgomery
	Twigs	Truelton	Palaski	Evans
	Johnson	Candler	Wheeler	Bryan
	Jeff Davis	Bacon	McIntosh	Canalton
	Charlton	Brantley	Pierce	Irwin
	Turner	Loc	Wilcox	

INDIANA

Three Localities:

- 01 - Metropolitan-
Lake, Porter, LaPorte (Northwest Indiana)
Allen (Ft. Wayne)
Marion (Indianapolis), Shelby
Madison, Delaware (Anderson, Muncie)
Vanderburgh (Evansville)
- 02 - Urban-
Monroe, Grant, Tippecanoe, St. Joseph(South Bend), Clark,
Wayne, Wells, Floyd, Vigo(Terre Haute), Elkhart, Howard,
Cass, Henry, Lawrence, Kosciusko, Bartholomew, Hancock,
Hendricks, Johnson, Knox, LaGrange , Daviess
- 03 - Rural- Remaining Counties

MASSACHUSETTS

Two Localities: 01 Urban, 02 Suburban/Rural

AREA 01 - Urban - includes the following places			Boston SMSA (cont.)	Leicester	Southwick
<u>BOSTON SMSA</u> (Essex County)	Arlington	Cohasset	(Suffolk County) Boston	Hillbury	West Springfield
Beverly	Ashland	Dedham	Chelsea	Northborough	Wellesley
Lynn	Bedford	Dover	Revere	Northbridge	(Hampshire County)
Peabody	Belmont	Brookline	Winthrop	North Brookfield	Korhampton
Salem	Burlington	Medfield	<u>BROCKTON SMSA</u> (Bristol County)	Oxford	Easthampton
Danvers	Concord	Hillis		Paxton	Granby
Hamilton	Framingham	Hilton	Easton	Shrewsbury	Hadley
Lynfield	Lexington	Needham	(Norfolk County) Avon	Spencer	South Hadley
Menchster	Lincoln	Norfolk	Stoughton	Sterling	(Worcester County)
Harblehead	Natick	Norwood	(Plymouth County) Brockton	Sutton	Marren
Middleton	North Reading	Randolph	Abington	Upton	<u>PITTSFIELD SMSA</u>
Mahant	Reading	Sharon	Bridgewater	Westborough	(Berkshire County)
Saugus	Sherborn	Walpole	East Bridgewater	<u>SPRINGFIELD-CHICOPEE-</u> <u>HOLYHOLE, T.F.S., CTN. --</u> <u>SMSA</u>	Pittsfield
Swampscott	Stoneham	Wellesley	Hanson		Dalton
Topsfield	Sudbury	Westwood	West Bridgewater	Mass. portion (Hampden County)	Lanesborough
Wenham	Wakefield	Weymouth	Whitman	Chicopee	Lee
(Middlesex County)	Watertown	(Plymouth County) Luxbury	<u>MORCESTER SMSA</u> (Worcester County) Worcester	Holyoke	Lenox
Cambridge	Wayland			Springfield	
Everett	Weston	Hanover	Auburn	Westfield	
Malden	Wilmington	Hingham	Berlin	Agawam	
Medford	Winchester	Hull	Boylston	East Longmeadow	
Melrose	(Norfolk County) Quincy	Marshfield	Brookfield	Hampden	
Newton		Norwell	East Brookfield	Longmeadow	
Somerville	Brantree	Pembroke	Grafton	Ludlow	
Waltham	Brookline	Rockland	Holden	Monson	
Woburn	Canton	Scituate	Palmer		

MASSACHUSETTS (Cont'd)

AREA 02 - Suburban/Rural - includes the following places in
SMSA's and the remainder of the State.

<u>FALL RIVER, MASS.-R.I.</u> <u>SMSA</u>	Westford	(Norfolk County)
Mass. portion (Dristol County)	New Bedford, Mass. <u>SMSA</u>	Bellingham
Fall River	(Bristol County)	Franklin
Somerset	New Bedford	Plainville
Swansea	Acushnet	Wrentham
Westport	Dartmouth	(Worcester County)
<u>LAURENCE-HAYERHILL, MASS.-</u> <u>N.H. SMSA</u>	Fairhaven	Blackstone
Mass. portion (Essex County)	(Plymouth County)	Hillville
Lawrence	Marion	
Haverhill	Mattapoisett	
Andover	<u>FITCHBURG-LEOMINSTER SMSA</u>	
Georgetown	(Middlesex County)	
Groveland	Shirley	
Herrinac	Townsend	
Heathen	(Worcester County)	
North Andover	Herrinac	
West Newbury	Fitchburg	
<u>LOWELL, MASS. SMSA</u> (Middlesex County)	Leominster	
Lowell	Lunenburg	
Billerica	Westminster	
Chelmsford	<u>PROVIDENCE-PAWTUCKET-</u> <u>WARWICK, R.I.-SMSA</u> <u>SMSA</u>	
Dracut	Hass. portion (Bristol County)	
Tewksbury	Attleboro	
Tyngsborough	North Attleborough	
	Rehoboth	
	Seekonk	

Two Localities:

01- Rural - All ZIP Codes starting with 386,387,388,389,390,391,393,
394,396,397 (except 38801, 39301, 39401) and the
following 395 ZIP Codes:

39550-Bond	39561-McHenry
39552-Escatawpa	39572-Pearlington
39553-Gautier	39573-Perkinston
39555-Hurley	39574-Saucier
39556-Kilm	39575-Wade
39558-Lakeshore	39577-Wiggins

02- Metropolitan - All ZIP Codes starting with 392 and 395 (except as
noted in area 01 above) and the following:

392	Jackson
395	Biloxi
38801	Tupelo
39301	Meridian
39401	Hattiesburg

MISSOURI

Seven Localities:

General American Life

- 01 - Cities of Columbia, Jefferson City, Springfield, Metropolitan St. Louis,
St. Louis County and St. Charles County
- 02 - Cities of Joplin, Cape Girardeau, Kirksville, Poplar Bluff, Hannibal,
Sikeston and Jefferson County (City limits boundaries except Jefferson County)
- 03 - Rural - rest of State except Blue Shield of Kansas City area

Blue Shield of Kansas City - Missouri

- I - Buchanan County (rural)
- II - Clay and Platte Counties (suburban)
- III - Jackson County (metropolitan)
- VI - Rural - Andrew, Atchison, Bates, Benton, Caldwell, Carroll, Cass, Clinton,
Daviess, DeKalb, Gentry, Grundy, Harrison, Henry, Holt, Johnson, Lafayette,
Livingston, Mercer, Nodaway, Pettis, Ray, St. Clair, Saline, Vernon, Worth

NEW YORK

Ten Localities:

New York B/S of Greater New York

- A - New York County
- B - Bronx, Kings, Richmond, Westchester, Nassau, Rockland, and Suffolk Counties
- C - Dutchess, Orange, Putnam, Sullivan, Ulster, Columbia, Delaware, and Green Counties

Group Health Insurance - New York

Queens County

Blue Shield of Western New York

Geographic Area I

Alleghany, Cattaraugus, Erie, Genessee, Niagara, Orleans and Wyoming Counties

Geographic Area II

Livingston, Monroe, Ontario, Seneca, Wayne and Yates Counties

Geographic Area III - Includes the following cities:

Albany	Saratoga Springs	Cooperstown
Binghamton	Schenectady	Marcellus
Endicott	Syracuse	Fayetteville
Glens Falls	Utica	New Hartford
Johnson City	Troy	Ogdensburg

(The city limits are the locality boundaries.)

Geographic Area IV - All towns and communities in the following counties other than the nine cities shown in Area III:

Albany	Fulton	Rensselaer
Broome	Hamilton	Saratoga
Cayuga	Herkimer	Schenectady
Chautauqua	Jefferson	Schoharie
Chemung	Lewis	Schuyler
Chenango	Madison	St. Lawrence
Clinton	Montgomery	Steuben
Cortland	Oneida	Tioga
Essex	Onondaga	Tompkins
Franklin	Oswego	Warren
	Otsego	Washington

Texas

Thirty-Two Localities:

Counties -(Cities)

02 - North Central, North East Texas
(see right side of page)

03 - Central, South, Southeast Texas
(see right side of page)

04 - Panhandle and West Texas
(see right side of page)

06 - Bell (Killeen-Ft. Hood)

07 - Bexar (San Antonio)

08 - Bowie (Texarkana)

09 - Brazoria (Freeport)

10 - Cameron (Brownsville)

11 - Dallas (Dallas)

12 - Denton (Denton)

14 - El Paso (El Paso)

13 - Ector (Odessa)

15 - Galveston (Galveston)

16 - Grayson (Sherman)

17 - Gregg (Longview)

18 - Harris (Houston)

19 - Hidalgo (Pharr-McAllen)

20 - Jefferson (Beaumont)

21 - Lubbock (Lubbock)

22 - McLennan (Waco)

23 - Midland (Midland)

24 - Nueces (Corpus Christi)

25 - Orange (Orange)

26 - Potter (Amarillo)

27 - Smith (Tyler)

28 - Tarrant (Fort Worth)

29 - Taylor (Abilene)

30 - Tom Green (San Angelo)

31 - Travis (Austin)

32 - Victoria (Victoria)

33 - Webb (Laredo)

34 - Wichita (Wichita Falls)

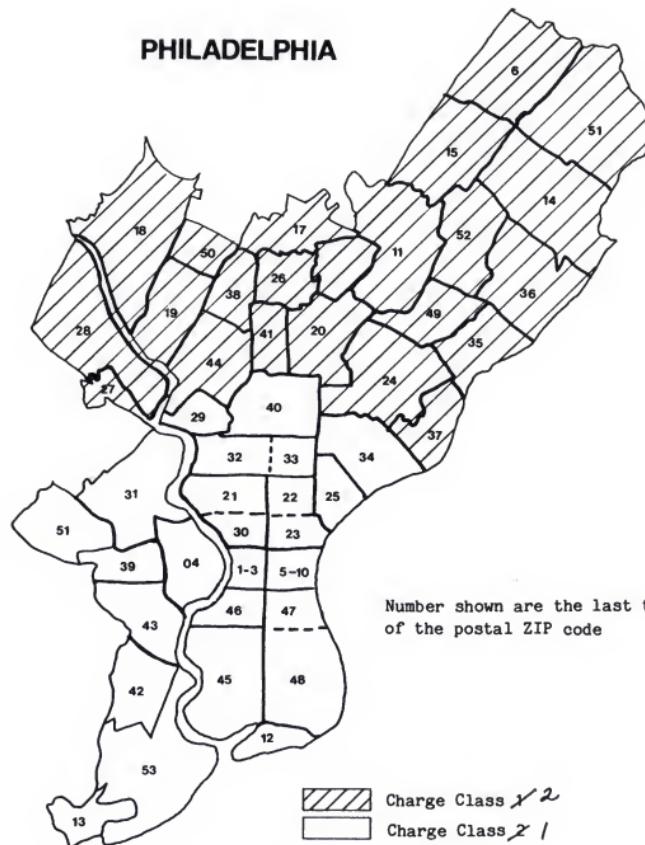
(The localities are determined on a County basis. The cities listed are major cities in the locality.)

02 - Throck Morton, Stephens, Palo Pinto, Lampasas, Morris, Montague, Cooke, Fannin, Lamar, Red River, Collin, Hunt, Delta, Titus, Camp, Cass, Trinity, Marion, Harrison, Panola, Rusk, Wood, Hopkins, Rains, Kaufman, Van Zandt, Parker, Ellis, Johnson, Hood, Jack, Rockwall, Coryell, Wise, Somervell, Erath, Hill, Bosque, Hamilton, Freestone, Limestone, Anderson, Navarro, Leon, Upshur, Houston, Madison, Franklin, Cherokee, Falls, and Young Counties.

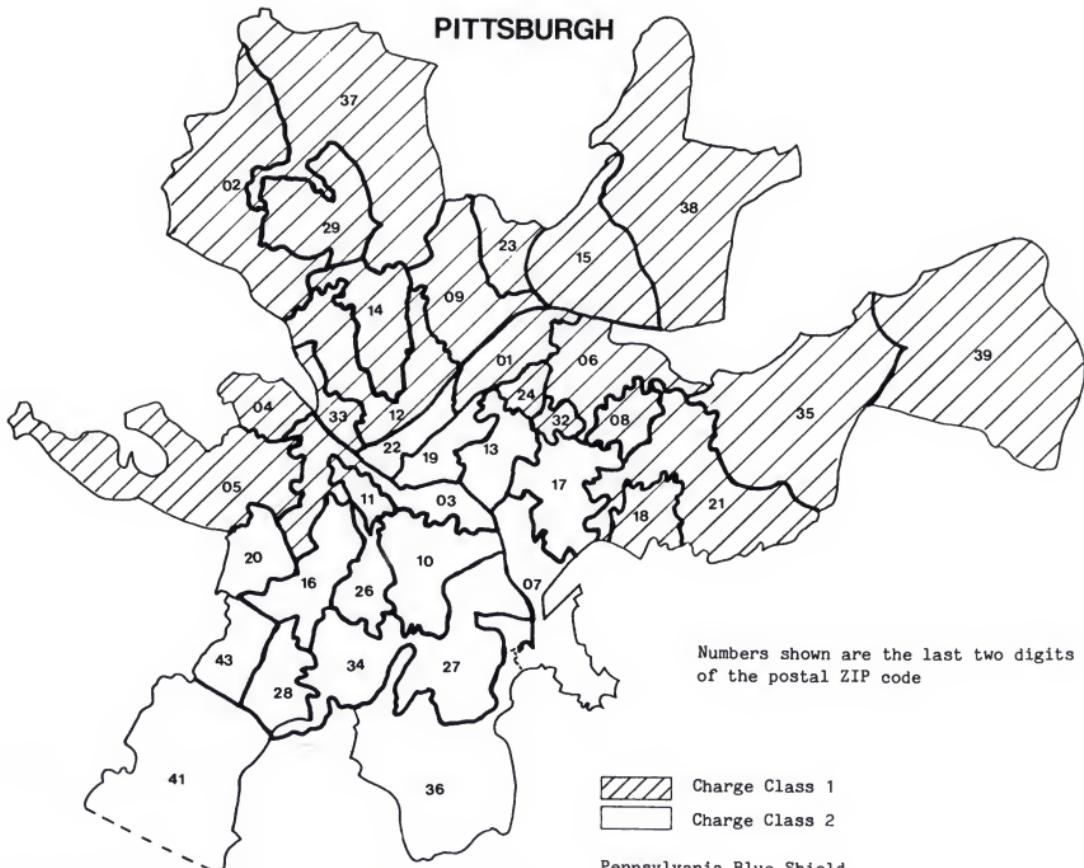
03 - Shelby, Sabine, Angelina, Newton, Jasper, Tyler, Polk, Nacogdoches, San Augustine, Walker, San Jacinto, Hardin, Chambers, Grimes, Montgomery, Robertson, Brazos, Burleson, Washington, Lee, Williamson, Burnet, Henderson, Aransas, Austin, Colorado, Wharton, Gillespie, Blanco, Kendall, Kerr, Hays, Caldwell, Fayette, Matagorda, Calhoun, Refugio, Lavaca, Gonzales, San Patricio, Kleberg, Waller, Kenedy, Willacy, Jim Wells, Duval, Brooks, Zapata, Starr, Jim Hogg, La Salle, McMullen, Live Oak, Bee, Karnes, Wilson, Atascosa, Frio, Medina, Comal, Fort Bend, De Witt, Goliad, Bandera, Guadalupe, Jackson, Liberty, Milam, Llano, Bastrop Counties.

04 - Oallan, Sherman, Hansford, Ochiltree, Hartley, Moore, Hutchinson, Hemphill, Carson, Gray, Wheeler, Deaf Smith, Randal, Armstrong, Donley, Parmer, Castro, Swisher, Biscoe, Hall, Childress, Shackelford, Baily, Lamb, Hale, Floyd, Motley, Cottle, Foard, Wilbarger, Clay, Archer, Baylor, Knox, Dickens, Crosby, Hockley, Cochran, Yoakum, Terry, Lynn, Garza, Kent, Stonewall, Haskell, Gaines, Dawson, Borden, Scherry, Fisher, Jones, King, Winkler, Ward, Upton, Runnels, Collingsworth, Brewster, Hardeman, Iron, Lipscomb, Menard, Oldham, Andrews, Martin, Howard, Mitchell, Nolan, Callahan, Eastland, Hudspeth, Culberson, Reeves, Loving, Glasscock, Sterling, Coke, Coleman, Brown, Crane, Roberts, Regan, Concho, McCulloch, Sutton, Mason, Schleicher, Crockett, Pecos, Jeff Davis, Presidio, Terrell, Val Verde, Kimble, Edwards, Kinney, Comanche, Mills, San Saba, Real, Uvalde Zavala, Dimmit and Maverick Counties.

PHILADELPHIA



PITTSBURGH



Pennsylvania Blue Shield

CMS LIBRARY



3 8095 00006022 4